The Leading Motor House
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BOMBAY CYCLE AND MOTOR
AGENCY,
HORNBY ROAD, FORT,
BOMBAY.

The Bombay Chronicle

VOL. 1 NO. 253 BOMBAY: SATURDAY, DECEMBER 27, 1913 ONE ANNA

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Motor Cars
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WITH LIBERTY TO CALL AT
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BOMBAY to MARSEILLES in .... 13 days
BOMBAY to LONDON via MARSEILLES by rail in .... 14 ,,
BOMBAY to PLYMOUTH by sea in... 19 ,,
BOMBAY to LONDON by sea in ...... 20 ,,

The above mentioned improved transit will commence from the 1st January 1914.

Date of Sailing	Steamers.	Tons.	Connecting at Aden with	Tons.
27th Dec.	Persia	8000	....	......
1914. 3rd Jan.	Salsette	6000	Macedonia.....	10500
10th ,,	Delta	8000	....	..
17th ,,	Salsette	6000	Malwa........	11000
24th ,,	Arabia	8000	....	..
31st. ,,	Salsette	6000	Mooltan	10000
7th Feb.	Mantua	11000	....	..
14th ,,	Salsette	6000	Morea	11000
21st. ,,	Caledonia	8000	....	..
28th ,,	Maloja	12500	....	..
7th March.	Persia	8000	....	..
14th ,,	Salsette	6000	Marmora ...	10500
21st. ,,	Macedonia	10500	....	..
28th ,,	Salsette	6000	Moldavia....	10000
*1st April.	Himalaya	7000	....	..
4th ,,	Arabia	8000	....	..
11th ,,	Salsette	6000	Medina.......	12500
18th ,,	Mantua	11000	....	..
25th ,,	Salsette	6000	Mongolia..	10000
*29th ,,	Arcadia	7000	....	..
2nd May	Caledonia	8000	....	..
9th ,,	Salsette	6000	Malwa	11000
16th ,,	Persia	8000	....	..

All the above Steamers are fitted with
WIRELESS TELEGRAPHY.

Passengers for Brindisi tranship to connecting Steamers at Port Said.

Tenders leave the BALLARD PIER on the day of sailing. All passengers must attend at that place at 12-30 p.m. for medical inspection by the Health Officer of the Port.

Friends of Passengers cannot go on board the Mail steamer.

*INTERMEDIATE PASSENGER STEAMERS.

The S. S. "HIMALAYA" 7,000 tons will leave Bombay at 2 p.m. on Wednesday, 1st April, 1914.

The S. S. "ARCADIA" 7,000 tons will leave Bombay at 4 p.m. on Wednesday, the 29th April, 1914, direct for MARSEILLES, PLYMOUTH and LONDON, conveying Passengers in ONE CLASS only at SPECIAL FARES as follows.

	SINGLE.		RETURN.
	"A" rate	"B" rate.	"A" rate "B" rate.
To MARSEILLES ...	Rs. 594	or Rs. 495	Rs. 891 or Rs. 742-8.
,, LONDON	,, 627	or Rs. 528	Rs. 940-8 or Rs. 792.

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The Company's Steamers leave Bombay fortnightly, usually on WEDNESDAY, taking passengers for the Straits, China, and Japan, and Return Tickets are issued on favourable terms.

For accommodation and further information apply to,

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Superintendent.
P. & O. S. N. Co., Bombay.

186

NIPPON YUSEN KAISHA.

TO Japan via Singapore, Hongkong and Shanghai.

Steamer.	Commander.	Tons	Arrival.	Departure.
BombayMaru	Y. Tozawa.	4625	23rd Dec.	3rd. Jan. 1914.
ColomboMaru	N.Kawashima	4709	30th. Dec.	10th. Jan.
KamakuraMar	T. Hori.	6126	7th. Jan.	19th. Jan
RangoonMaru	T. Date.	4936	17th. Jan.	29th. Jan.
KawachiMaru	A.Christiansen	6163	28th. Jan.	9th. Feb.
Penang Maru	S. Murazumi	5500	22nd. Feb.	6th. Mar.
Inaba Maru	S. Tominaga.	6189	8th. Mar.	20th. Mar.
BombayMaru	Y. Tozawa.	4625	22nd. Mar.	3rd. Apr.
ColomboMaru	N.Kawashima	4709	5th. Apr.	17th. Apr.

For Freight apply to—
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Hornby Road, Bombay.

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(JOINT SERVICE).
SPRING SAILINGS, 1914.
TO MARSEILLES & LIVERPOOL.

Steamers.		Tons.	Leave Bombay about.	Leave Karachi about.
City of Athens	A&C	5794	....	7th Jan....
City of Poona	A&C	7467	21st Jan......	....
City of Birmingham	A&C	7475*	23rd Feb......	21st Feb.....
City of Calcutta	A&C	7680*	12th Mar....	10th Mar..
Trafford Hall	A	5321	21st Mar ...	....
City of Manchester	A&C	5551	....	25th Mar...
City of Paris	A&C	9232*	13th April....	11th April..
City of Karachi	A&C	5566	....	22nd April
City of Lahore	A&C	6875	....	29th April..
City of Birmingham	A&C	7475	27th May ...	25th May .

*Calling at Bombay for passengers only.

Excepting the Trafford Hall all other steamers carry 1st and 2nd Class Passengers.

FARES.	1st. Class Single.	1st Class Return.	2nd Class Single.	2nd Class Return.
	Rs.	Rs.	Rs.	Rs.
Marseilles ..	578	891	429	649
London via Marseilles ..	653	1091	489	809
Liverpool ..	605	957	462	704
London via Marseilles out from Liverpool ..	....	999	......	787

Concessions granted to Families, Railway Employees, Hospital Nurses, Missionaries, Tea Planters, etc.

Officers of the Army are exempted from the penalty attached to overstaying their leave by reason of delay in arrival of steamer, provided it is timed to arrive within the period of their leave.

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A and C Class steamers have Electric Light and Fan, fitted in each cabin FREE OF CHARGE.

The Fares advertised include Free Passage by B. I. Steamer between Bombay and Karachi and vice-versa.

Through booking in connection with Norddeutscher Lloyd and Cunard Lines.

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Karachi: Messrs. Forbes, Forbes, Campbell and Co., Ltd.

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ANNUAL INCOME................£7,139,550

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MARINE, PROFITS
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FOR KARACHI.
WEEKLY FROM VICTORIA DOCK.

Steamer.	Tons.	Sailing Date.	Time.	Route.
LINGA,	2185,	Mon. 29th Dec.	11 a.m.	†P. D. & C. M.
KOLA	1205	Th. 1st Jan.	9 a.m.	‡C. M.
LHASA,	2184,	Fri. 2nd Jan.	*6 a.m.	Direct

†Porebunder, Dwarka and Cutch Mandvie.
‡Cutch Mandvie.
*Or later on arrival of English mail steamer.

FOR KARACHI AND BUSREH.
(Weekly.)

S. S. "KOLA" 1205 tons, on Thursday, 1st January, calling at Muscat, Bushire and Mahomerah.

FOR KARACHI AND PERSIAN GULF PORTS.
(Weekly.)

S.S. "BARJORA" 3164 tons, on Thursday, the 1st January, calling at Verawal, Mongrol, Karachi, Pasni, Charbar, Muscat Bunder Abbas, Henjam, Linga, Bahrein, Bushire, Koweit, Mahomerah and Busrah.

FOR SEYCHELLES EAST AND SOUTH AFRICA.
(Fortnightly).

Steamer.	Tonnage.	Sailing on.
†PURNEA	3306	Thursday, 6th Jan.
*PENTAKOTA	3418	,, 22nd ..
†PUNDUA	3305	,, 5th Feb.
*PALAMCOTTA...	3413	,, 19th. ,,

†Calls at Lamoo, Mombasa, Zanzibar, Beira, Delagoa Bay and Durban.

*Calls at Seychelles, Mombasa, Zanzibar Mozambique, Beira, Delagoa Bay, and Durban.

Passengers may book through to Cape Colony ports transhipping at Durban to the steamers of the Union Castle or other Line.

FOR RANGOON OR CALCUTTA.
(Direct.)

Frequent sailings, with onward connections to ports in Arracan, Burma, Straits Settlements, Mauritius, Australia and New Zealand.

Terms and rates of freight and passage may be arranged with

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Bombay

27th December, 1913.

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Paid-up Capital ....£ 1,000,000
Reserve Fund £1,040,000

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CAPITAL Rs. 50,00,000.

Subscribed. Rs. 25,00,000 Paid up Capital, Rs. 5,00,000. Claims paid about Rs. 2,00,000 both Fire and Life.

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Necessary security has been deposited with the Government of India under the New Insurance Act.

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FEES MUST BE MODERATE

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Perfectly Painless Extraction Rs. 3.

Gold, Porcelain Amalgam or Cement Fillings from Rs. 3 to Rs. 10.

Complete sets of artificial teeth upper and lower from Rs. 100 to Rs. 250.

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From this day and to the end of December, there will be a Discount of 20 per cent. or

Rupees	2	in every	10
,,	4	,, ,,	20
,,	10	,, ,,	50
,,	20	,, ,,	100

off all Marcks' Jewellery, Watches, Silver, Electro-plate and Solid Cut Glass purchased for cash.

The largest stock of desirable and most welcome Christmas and New Year Gifts in Bombay marked in plain figures.

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Our I. C. O. brand
REFINED COTTONSEED OIL

is an excellent cooking and salad oil, safely taking the place of GHEE or BUTTER in a number of dainties.

INDIAN COTTON OIL Company, Limited.
HUMMUM St., FORT, BOMBAY.

MILD DINDIGUL CIGARS.
PERFECT HAND-MADE INDIAN SMOKES.

Dindigul Pearls with rings	per 50	Rs. 3—0
Dindigul Bouquets ,, ...	,, 50	,, 2-12
Dindigul Torches ,, ...	,, 50	,, 3—8
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Dindigul Pride, thin and long	,, 50	,, 2—0

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A young man WANTS a POST of a Salesman or Travelling Agent in good European or Indian House (Firm). Apply to J. V. SHROFF, Surat. 1111

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MOTILAL N. DALAL,
Chairman,
Municipal School Board,
Ankleswar.

Ankleswar, Dec. 1913.
1077

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F. DE B. HANCOCK, Major,
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TO BE LET:—A nice small House, in two parts Lower Colaba, Guncarriage Street, newly painted airy, well-ventilated, open on all sides most suitable to Christian families, RENT Rs. 20—22. Apply KHAMBATA and Co., 289, Hornby Road 1067

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HEAD OFFICE.

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Regular Insurance Prospectus.

1914.

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Dr. U. N. BOSE.
MON MOHAN CHATTERJEE Esq.,
UMACHARAN BISVAS Esq., (Ex-Officio)Secretary.

AUDITOR.

THOMAS A. PALMER Esq., A.L.A.A., Certified Accountant and Auditor. Calcutta.

LEGAL ADVISER.

BANKERS.

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THE INDIAN BANK, LTD., MADRAS.
THE NATIONAL BANK OF INDIA LTD., CALCUTTA.

ACKNOWLEDGMENT OF THE COMPTROLLER GENERAL.
FOR DEPOSIT OF 2 LACS.

No. of case.	Date of receipt.	Amount.
229.	12th August 1912.	1,80,000 0 0
492.	30th January 1913.	20,000 0 0
		2,00,000 0 0

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1. Absolute security.
2. Funds remain in the country.
3. Low rates and liberal condition.
4. Equal rates for Indians and Europeans.
5. 80 per cent of entire premium collections will be set aside annually for the Policy holders fund.
6. Immediate settlement of claims after proof of death and title.

Policy holders will not participate in the profits of the company as its premium rates are lower than other companies so as to bring them within the means of everybody thus securing an immediate benefit to Policy holders by the easy terms of obtaining perfect security to a policy. Policy holder is afforded by setting aside 80 per cent of all premium collections which will be invested in Government and other Securities.

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The utmost economy is exercised in conducting the business of the company reserving only 20 per cent for management expenses, after defraying all expenses 25 per cent of the gross profit will be set aside annually for reserve fund and the balance will be available for distribution amongst share holders.

PREMIUMS.

The rates of premium will be found to compare most favourably to assurers. The rates fixed are for good lives. For risky lives extra premium will be charged. Equal rates of premiums are charged for all classes of people.

No restriction on travel and residence in any part of the world.

REDUCED PREMIUMS FOR RESIDENCE IN EUROPE.

Persons assured proceeding to Europe will be entitled to have their premiums temporarily reduced while residing in Europe from the date of leaving any part in India, Burma or Ceylon and on his returning the original Premium, will be resumed.

FEMALE LIVES.

No female life will be accepted under ordinary rates. In all cases extra premium will be charged. So no female life should be medically examined before full particulars are furnished relating to the object of any proposed insurance and sanction of Head Office is obtained.

MEDICAL EXAMINATION.

All medical examinations should be conducted by an Assistant Surgeon and a Civil Surgeon of the nearest station. No case should be examined by hospital assistant without special sanction of Head Office.

MEDICAL FEES.

The company will generally pay the medicall examiner's fee in all cases when the first premium amounts to not less than Rs. 16. In all other cases the medical fee must be paid to the company by the proposer. In the event of any proposer being accepted at ordinary rate failing to complete the transaction he shall be liable for the amount of fee paid by the company. It should be noted that the advance deposit which the company authorizes agent to collect from proposers is calculated on the assumption that the proposal is accepted at the ordinary rate of premium and does not include the medical fee except in those rare cases when the latter is payable by the proposer. The deposit is refunded if the life is not accepted at ordinary rates.

LIVES OF CHILDREN.

Children's Endowment are granted on favourable terms without medical examination.

PROOF OF AGE.

The company will not withhold the issue of a policy until age has been proved but it is essential for each proposer to produce evidence of age along with the proposal or as soon after as possible as it is required at settlement of claim if not previously given. The following proofs will generally do.

(1) Certificate of Birth or extract from Record in Family Bible.
(2) Certificate of Baptism if it contains age or date of birth.
(3) Extract in vernacular from horoscope with the correct English translation thereof and corresponding English date of birth on Re. 1 stamped paper only allotted before a Magistrate or Justice of Peace. A form on which to make the extract can be had on application. The original Horoscope must also be sent at the same time for the company's inspection.

STAMP DUTY.

No Entrance Fee or other charge is madeexpect a stamp duty of annas six per Rs. 1,000 under Indian Stamp Act.

EXEMPTION OF PREMIUMS FROM INCOME-TAX.

Any person who has effected an Insurance on his own life is allowed an abatement of duty in respect of the Premiums paid by him provided that the premiums so deducted does not exceed one-sixth of his taxable income.

MODES OF PAYING PREMIUM.

Policies commence to run from the date of acceptance of the proposal by the Head Office. All premiums are payable quarterly, half-yearly or annually within the days of grace. Premiums are also accepted on monthly instalments with an addition of one anna on every rupee of the yearly premium is made. Fractions of one anna count as one anna.

DAYS OF GRACE.

30 days grace is allowed for yearly or half-early premium and 15 days for quarterly and monthly premiums. If the days of grace expire on a Sunday or public holiday the premium must be paid on the previous day to keep the policy in force. Notice of premium falling due is sent regularly to the assured but the company is not bound to give any such notice or the non-receipt of the same cannot be admitted as an excuse for non-payment.

REVIVAL OF LAPSED POLICIES.

Lapsed Polices may be revived at any time on production of an approved medical report with payment of the fee for examination and payment of arrears with interest at the rate of 9 per cent per annum for the period elapsed since the last day of grace. Revival during the life time within three months from date of lapse will be allowed without medical examination on payment of arrears with a fine of 1 anna per rupee.

LOANS.

For the convenience of the assured Loans are granted to the assured to the extent of ¾ per cent of the surrender value at 9 per cent interest per annum on sums below one thousand and 6 per cent on and above that sum payable half yearly the loans being for six months certain. In case interest is not paid regularly compound interest with half yearly rates will be charged. Prompt payment of interest and premium is necessary for the upkeep of the Policy.

Paid up Policies are obtainable after payment of 3 years and the company guarantees a fixed sum at death which bears the same ratio to the full sum assured as the total number of premiums actually paid bears to the total number originally stipulated provided such amount be not less than Rs. 250 Surrender value.

Surrender value will be allowed after premiums have been paid for at least 3 years or so to the extent 35 per cent of the premiums paid.

SETTLEMENT OF CLAIMS.

All claims will be paid immediately after proof of death and title have been produced to the satisfaction of the Company. In the event of death taking place during the currency of grace days and before payment of the premium the Policy will be rated and the sum assured paid after deduction of the current year's premium. In the event of claim during residence outside of India, Burma or Ceylon it will be paid there at the rate of exchange current on the date of payment.

SUICIDE.

In the event of suicide during the first year of a policy the assurance will be regarded as cancelled and will be entitled to no benefits from the company.

ALTERATION IN POLICIES.

A fee of rupees five is charged in every case of alteration of policy or of the mode of paying premiums; also for rectifying discrepancy in age or other particulars.

LOST POLICIES.

Lost document can be obtained at any time on payment of rupee one together with requisite stamp fee.

ASSIGNMENT OF POLICIES.

Assignments will be registered in the company's books on payment of rupees two for each policy. In registering the same the company makes no admission and expresses no opinion as to the validity or effect; the parties should satisfy themselves as to the form of assignment, amount of stamp duty and all other points relating to the assignment.

ADDITIONAL ASSURANCES.

Any increase in the sum assured is treated as a new proposal for which a separate policy will be issued the premium charged thereunder being calculated as per age at the rate of the new proposal. As a rule no fresh medical examination will be necessary if increase be made within three months provided the company is satisfied of the proposer's continued good health.

DELAYED PROPOSAL.

In some cases when applicant has been advised that consideration of his proposal has for some cause been delayed for a period the company should be informed on expiry of that period if the applicant desires the case to be taken up.

NOTICES.

THE NORTHERN CIRCARS LIFE ASSURANCE COMPANY, LIMITED. (Continued.)

REJECTED PROPOSAL.

Proposals rejected by this company or any other company at any time be reconsidered on the applicant paying to the company the cost of medical examination.

AGENCY RULES.

Intending assurers may submit proposals direct to the Head Office or through any of the company's branch office or authorized agents who are already appointed in all principal stations and town of India and who are empowered to receive and forward proposals for assurance but not to pledge the credit of the company in any way or vary the terms of contract. All matters relating to policy conditions are decided by the Head Office only. The company invites applications for agencies from gentlemen of influence in unrepresented places irrespective of jurisdiction.

DESCRIPTION OF THE SYSTEM OF ASSURANCE.

The company grants policies of assurance for sums not less than Rs. 500 under approved system so every one may select the system which is best suited to his means and requirements.

The following are the principal systems of assurance:—

Table No. 1 Whole life assurances.
" No. 2 Limited payments.
" No. 3 Endowment assurances.
" No. 4 Immediate Anhuities.
" No. 5 Children's endowment.

WHOLE LIFE POLICIES.

Table (1) contains the rates for these assurances which are payable at death only when they may happen. These policies acquire a surrender value as soon as three years premiums have been paid. If the assured desires a reduced paid-up-policy in lieu of cash surrender value the company will grant a fully paid up policy for reduced amount provided such amount be not less than two hundred and fifty.

LIMITED PAYMENTS.

Table No. 2 contains the rates of premium for these policies. The sum assured is payable immediately after the death of the assured. But premiums are payable only for fixed number of years. These policies acquire a surrender value after they have been three years in force they are not forfeited if the assured discontinues paying the premium the company will grant a fully paid up policy for reduced amount provided such amount be not less than Rs. 250.

ENDOWMENT ASSURANCE POLICIES.

Table No. 3 contains the rates for these policies. This affords the combined advantage of family provision in the event of assured's death and a provision for the assured himself during his old age. Policies under this table acquire a surrender value after premiums have been paid for three years and company grants fully paid up policy for reduced amount provided such amount be not less than Rs. 250.

IMMEDIATE ANNUITIES.

No medical examination is required. Table No. 4 contains the value of annuities payable throughout life. The annuity is not subject to reduction for proceeding to Europe.

Table No. 5 contains the rates required to provide the sum of money payable on a child attaining a specified age. No medical examination is necessary. In the event of death of child all premiums are returned without any reduction whatever. In case of discontinuance after payment of three years an endowment will be granted for a proportionate amount corresponding to the number of premiums paid provided such amount be not less than Rs. 250. In this way provision may be made for marriage and education of children.

TABLE 1.
ORDINARY WHOLE LIFE ASSURANCES.

Annual Premiums for Assurances of Rs. 1,000 Payable at Death.
Civil Rates-Without Profits.

Age next Birthday.	Premium Payable. Rs.			Age next Birthday.	Premium Payable. Rs.		
20	21	0	0	33	29	2	0
21	21	8	0	34	29	14	0
22	22	0	0	35	30	12	0
23	22	8	0	36	31	10	0
24	23	0	0	37	32	8	0
25	23	10	0	38	33	8	0
26	24	4	0	39	34	8	0
27	24	14	0	40	35	15	0
28	25	8	0	41	36	12	0
29	26	2	0	42	38	0	0
30	26	14	0	43	39	6	0
31	27	10	0	44	40	14	0
32	28	6	0	45	42	8	0

EXAMPLE:—

A person age 25 next birthday can obtain a policy under this Table for Rs. 1,000 payable at death by an annual payment of Rs. 23-10 during life.

Policies under this Table provide an Assurance payable at Death at an exceedingly small investment annually, and a fixed sum being secured at the commencement of the assurance the policy can be easily negotiated for the securing of loans.

TABLE 2.
WHOLE LIFE ASSURANCE-LIMITED PAYMENTS.

Annual Premiums payable for an Assurance of Rs. 1,000 payable at death.

Age next Birthday.	1 Payment.			10 Payments.			15 Payments.			20 Payments.			25 Payments.			30 Payments.		
	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.
20	420	0	0	47	8	0	35	6	0	29	8	0	26	2	0	24	2	0
21	423	0	0	48	5	0	35	14	0	30	0	0	26	9	0	24	8	0
22	428	0	0	49	1	0	36	7	0	30	8	0	27	0	0	24	15	0
23	434	0	0	49	13	0	37	0	0	31	0	0	27	7	0	25	6	0
24	441	0	0	50	9	0	37	10	0	31	8	0	27	15	0	25	13	0
25	449	0	0	51	6	0	38	4	0	32	1	0	28	7	0	26	5	0
26	458	0	0	52	3	0	38	15	0	32	10	0	28	15	0	26	13	0
27	467	0	0	53	1	0	39	10	0	33	3	0	29	8	0	27	5	0
28	476	0	0	53	15	0	40	5	0	33	13	0	30	1	0	27	14	0
29	485	0	0	54	14	0	41	1	0	34	7	0	30	11	0	28	7	0
30	494	0	0	55	14	0	41	13	0	35	1	0	31	5	0	29	2	0
31	503	0	0	56	15	0	42	11	0	35	13	0	32	0	0			
32	512	0	0	58	0	0	43	8	0	36	8	0	32	11	0			
33	522	0	0	59	1	0	44	5	0	37	4	0	33	6	0			
34	532	0	0	60	3	0	45	3	0	38	1	0	34	2	0			
35	542	0	0	61	6	0	46	1	0	38	14	0	34	15	0	....		
36	552	0	0	62	11	0	47	2	0	39	13	0	....			....		
37	564	0	0	64	0	0	48	2	0	40	12	0	....			....		
38	572	0	0	65	5	0	49	2	0	41	11	0	....			....		
39	583	0	0	66	10	0	50	4	0	42	11	0	....			....		
40	594	0	0	68	0	0	51	6	0	43	12	0	....			....		
41	605	0	0	69	8	0	52	10	0	....			....			....		
42	616	0	0	71	0	0	53	14	0	....			....			....		
43	627	0	0	72	9	0	55	3	0	....			....			....		
44	638	0	0	74	2	0	56	8	0	....			....			....		
45	649	0	0	75	12	0	57	14	0	....			....			....		
46	660	0	0	77	9	0	....			....			....			....		
47	671	0	0	79	5	0	....			....			....			....		
48	682	0	0	81	3	0	....			....			....			....		
49	693	0	0	82	2	0	....			....			....			....		
50	704	0	0	84	2	0	....			....			....			....		

EXAMPLE:—

A person age 25 next birthday can obtain a policy for Rs. 1,000 by 25 annual payments of Rs. 28-7. After which payment of premiums cease. The sum assured is payable should death occur immediately after payment of the first Premium.

This table is most suitable for people whose income is liable to a decrease with advancing age and who would like to make a provision for their families when they can afford it and they will not have to pay premiums after a specified period.

TABLE 3.
ENDOWMENT ASSURANCES.

Annual Premiums for an Assurance of Rs. 1,000 payable at the Undermentioned ages or at death if it should happen previously.

Age next Birthday.	40 years.			45 years.			50 years.			55 years.			60 years.			65 years.		
	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.
20	46	8	0	36	14	0	30	13	0	26	13	0	24	6	0	....		
21	49	3	0	38	9	0	31	15	0	27	7	0	25	0	0	....		
22	52	3	0	40	14	0	32	2	0	28	4	0	25	11	0	....		
23	55	9	0	42	14	0	34	8	0	29	4	0	26	7	0	....		
24	59	7	0	44	10	0	36	0	0	30	6	0	27	4	0	....		
25	63	15	0	37	3	0	37	10	0	31	12	0	28	2	0	25	14	0
26	68	15	0	50	0	0	39	6	0	33	2	0	29	1	0	26	8	0
27	74	13	0	53	2	0	41	4	0	34	8	0	30	1	0	27	4	0
28	81	11	0	56	10	0	43	5	0	55	15	0	31	2	0	28	2	0
29	89	13	0	60	8	0	45	10	0	37	7	0	32	4	0	29	2	0
30	99	7	0	64	14	0	48	14	0	58	15	0	33	7	0	30	2	0
31	....			70	0	0	51	3	0	40	9	0	34	12	0	31	2	0
32	....			76	0	0	54	6	0	42	7	0	36	2	0	32	3	0
33	....			83	0	0	57	14	0	44	9	0	37	10	0	33	6	0
34	....			91	2	0	61	12	0	47	0	0	39	4	0	34	10	0
35	....			100	8	0	66	2	0	49	13	0	41	0	0	35	14	0
36	....			....			71	4	0	52	14	0	42	14	0	37	4	0
37	....			....			77	4	0	56	3	0	44	15	0	38	12	0
38	....			....			84	4	0	59	13	0	47	3	0	40	6	0
39	....			....			92	6	0	63	12	0	49	10	0	42	2	0
40	....			....			102	2	0	68	1	0	52	5	0	44	1	0
41	....			....			....			73	10	0	55	5	0	46	2	0
42	....			....			....			78	15	0	58	10	0	48	6	0
43	....			....			....			85	15	0	62	6	0	50	13	0
44	....			....			....			94	5	0	66	9	0	53	7	0
45	....			....			....			104	8	0	71	3	0	56	5	0
46	....			....			....			....			76	7	0	59	13	0
47	....			....			....			....			82	9	0	62	13	0
48	....			....			....			....			89	13	0	66	9	0
49	....			....			....			....			98	5	0	70	15	0
50	....			....			....			....			108	5	0	76	2	0

(CONTINUED ON PAGE 3.)

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NOTICES.

THE NORTHERN CIRCARS LIPE ASSURANCE COMPANY, LIMITED, (Continued)

EXAMPLE:—

A person age 24 next birthday can obtain a policy under this table for Rs. 1,000 payable at age 50 or at death should it occur previously by an annual payment of Rs. 36 working out to the low cost of Rs. 3 per mensem.

This table provides a means by which people may secure a sum at a certain age by which his decreased income would be augmented and also serves as a provision for dependants in the event of death should it occur before the specified age.

TABLE 4.

IMMEDIATE ANNUITIES.

For payment of Rs. 1,000 at any of the undermentioned Ages the following Annuities may be obtained till death.

Age next Birthday.	Rate of Annuity.			Age next Birthday.	Rate of Annuity.		
	Rs.	a.	p.		Rs.	a.	p.
30	55	0	0	51	78	2	0
31	55	10	0	52	80	2	0
32	56	4	0	53	82	4	0
33	56	14	0	54	84	8	0
34	57	10	0	55	86	14	0
35	58	6	0	56	89	6	0
36	59	2	0	57	92	2	0
37	60	0	0	58	95	0	0
38	60	14	0	59	98	0	0
39	61	12	0	60	101	6	0
40	62	12	0	61	104	14	0
41	63	12	0	62	108	12	0
42	64	14	0	63	112	12	0
43	66	0	0	64	117	2	0
44	67	4	0	65	121	12	0
45	68	8	0	66	126	12	0
46	69	14	0	67	132	4	0
47	71	6	0	68	138	0	0
48	72	14	0	69	144	4	0
49	74	8	0	70	151	0	0
50	76	4	0	....	....		

EXAMPLE:—

A person age 37 last birthday may be a single payment of Rs. 5,000 obtain a yearly pension of Rs. 300 during life time. Medical Examination is not necessary in connection with Policies under this Table.

TABLE 5.

CHILDREN'S ENDOWMENTS.

Annual Premiums payable for obtaining an Endowment of Rs. 1,000 payable on a child attaining a certain age. All premiums returned if the child should die before the Endowment Age.

Age next Birthday.	Endowment payable at age. 12	14	16	18	21
1.	77 9 0	63 6 0	53 0 0	45 2 0	36 5 0
2.	86 12 0	69 14 0	57 13 0	48 13 0	38 15 0
3.	98 2 0	77 9 0	63 6 0	53 0 0	41 14 0
4.	112 5 0	86 12 0	69 14 0	57 13 0	45 2 0
5.	....	98 2 0	77 9 0	63 6 0	48 13 0
6.	....	112 5 0	86 12 0	69 14 0	53 0 0
7.	....	....	98 2 0	77 9 0	57 13 0
8.	....	....	112 5 0	86 12 0	63 6 0
9.	....	....	....	98 2 0	69 14 0
10.	....	....	....	112 5 0	77 9 0
11.	....	....	....	....	86 12 0
12.	....	....	....	....	98 2 0
13.	....	....	....	....	112 2 0

EXAMPLE:—

To secure Rs. 1,000 payable on a child age 2 attaining the age of 18 an annual premium of Rs. 48-13 or Rs. 4-2 monthly must be paid. No medical examination is required.

This form of Assurance specially meets the wishes of parents and guardians who desire to make a provision for the marriage or educatio nof their children or to start them with a capital in business when attaining a suitable age.

BRANCHES.

Calcutta.
Silchar.
Madras.
Bombay.

Lahore.
Benares City.
Rangoon.

MESSRS. MITRA BISVAS & CO.,
Chief Agents.

AGENCIES ALL OVER INDIA.

NOTIC TO CONSIGNEES.

THE S. S. GUJERAT has arrived from Middlesbro and London and discharges in the Docks. CONSIGNEES are REQUESTED to present their Bills of Lading for our countersignature and to take delivery of their goods without delay.

CONSIGNEES are hereby EXPRESSLY NOTIFIED that all claims for damage must be adjusted by the steamer's surveyor before the goods are removed to the unclaimed warehouse. All claims must be presented before the sailing of the steamer, otherwise none will be entertained.

Captain Metcalfe will attend every morning.

W. & A. GRAHAM & CO.,
Agents.

Graham's Building,
Bombay, 26th December, 1913.

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NOTICE.

THE NORTHERN CIRCARS LIFE ASSURANCE Co., Limited has Transferred its Head Office to 27, Dhuramtola, Calcutta. The most popular Rupee Policy and oldest first Company of its kind. Paid Claims over 20 lacs to date. Has deposited full security of 2 lacs to the Government. Undertakes Regular Insurance for Rs. 500 and upwards with easy terms from 1st January, 1914. Guarantee—Prompt settlement of claims in preference to all existing Companies. Cash rewards of Rs. 1,000 Rs. 500 and Rs. 250, will be allowed to successful competitors.

Wanted respectable and influential Agents everywhere irrespective of jurisdiction.

For full particulars apply sharp to Messrs. Mitra Bisvas and Co., Chief Agents, Calcutta, Madras, Silchars, Benares City, Lahore, Rangoon and Bombay or to any General Agents or Agents of any Districts or Sub-Division or to the undersigned.

The Secretary and Promotor Mr. Bisvas will grant interview to Gentlemen and Ladies on Business between 2 and 3 p.m. every day except on Sundays and Holidays and when on Camp between 8 and 9 a.m. All Correspondence from 1st January, 1914, should be addressed as above.

UMACHARAN BISVAS,
Secretary.

[illegible] 7 and 8 Triplicane High Road,
Madras the 13th Dec., 1913.

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GONDAL PORBANDAR STATE RAILWAY.

PUBLIC NOTICE.

ON and FROM the 1st JANUARY 1914 "Through Passenger Trains" will run to the following timings between MEHSANA and PORBANDAR. Passenger for Bombay will have only one change at Viramgam. This service will be in addition to the present one running between Mehsana and Veraval *via* Wadhwan, Rajkot and Jetalsar. First and second class accommodation will be provided in the B. B. & C. I. Railway 3rd class Express Trains running in connection with Porbandar-Mehsana through service. The timings of the Through Trains between Veraval and Mehsana is not changed.

Bombay Dep.	21-45	Porbandar Dep.	17-40
Veramgam Arrl.	12-35	Dhola Arrl.	5-43
Mehsana Dep.	11-35	Dhola Dep.	6-42
Viramgam Arrl.	14o'c	Wadhwan Arrl.	10-25
Viramgam Dep.	14-50	Wadhwan Dep.	11- 5
Wadhwan Arrl.	17.15	Viramgam Arrl.	13.20
Wadhwan Dep.	17-55	Viramgam Dep.	15-20
Dhola Arrl.	21-33	Bombay Arrl.	6-55
			Broad gauge.
Dhola Jn. Dep.	22- 5	Viramgam Dep.	14-15
			Metre gauge.
Porbundar Arrl.	10-20	Mehsana Arrl.	16-45

N. B.—For detailed timings see Time Tables exhibited at Station.

N. N. GHOSE,
Traffic Superintendent.

Traffic Superintendent's office, Jetalsar.

S. S. "TAIYABI."

THE ABOVE STEAMER having arrived in this Port and now discharging at "Q" shed Prince's Dockk CONSIGNEES of CARGO are REQUESTED to send in their Bill of Lading at once at our office.

(Sd.) A. M. JEEVANJEE & CO.,
7-10 Elphinstone Circle.

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AUCTION SALE:

CRAWFORD & CO

AUCTIONEERS & COMMISSION AGENTS.

16, APOLLO STREET, FORT.

BONA FIDE SALE.

GOOD OPPORTUNITY FOR COLLECTORS OF [illegible]ERY OLD SATSUMA CHINA AND JAPAN WARE.

AUCTION SALE OF A BIG CONSIGNMENT OF VERY OLD CHINA AND JAPANESE GOODS SPECIALLY COLLECTED FOR THE SEASON BY MR. M. Z. MARTIN OF KOBE WHO HAS OVER 50 YEARS EXPERIENCE IN THIS LINE.

THIS DAY, SATURDAY, the 27th inst. at 2 p.m. (S.T.), Messrs. CRAWFORD and Co. are instructed to sell by Public Auction, at the old shop of Messrs. Thomson and Taylor opposite to the Rajabai Clock Tower on the Esplanade Road, Fort, and next to the French Bank, by order of the Bank concerned, one invoice of very rare and selected Japanese goods just landed from "Kawachi Maru" from Kobe consisting of rish Imari, Satsuma, and Cloissonne-ware consisting of vases, Koros, Bowls, Flowerpots, Jardineers, and pedestals, various sorts of figures of gods and birds, etc. Ornaments, Wall-plates, Tumblers, Washing sets, Furndishes, As[illegible]plates, Candle-sticks Toothpick holders, Rich Satsuma, and Cloissonne and Antimonyware of assorted sorts, Bronze and Brassware to a very large quantity, Vases, etc., and many other miscellaneous and assorted Japanese goods, good for presentation on Christmas and New Year and too numerous to mention.

The above is on view.

N. B.—The above goods are richly decorated and worth giving presentations and special attention is being drawn to the fact that these Satsuma, Cloissonne and other wares of our goods are specially selected by a well-known expert (Mr. Martin) of these lines who has passed many years in Kobe and is a very special collector of such rich collections.

AUCTION SALE OF ALMOND-NUTS OF BEST QUALITY, DRIED ROSE FLOWERS, DRIED FIGS, KIS-MIS, CURRANTS AND WEIGHING SCALES, BIG WEIGHTS, ETC.

Under instructions from R. D. Sethna Esq., the Official assignee and Assignee of the estate of Veljee Narpal and ors., Insolvents, Messrs. CRAWFORD & Co. will sell by public auction THIS DAY SATURDAY, the 27th instant, at 3 p.m., (S.T.) at the godown (which was occupied by

AUCTION SALE.

CRAWFORD & Co., (Contd.)

Veljee Narpal and Co.) at Kharak Bazar, Mandvi, the following goods consisting of:—

Currants, dried figs, Kis-mis dried Roseflowers, Almond-nuts of various and best qualities, weighing scales, weights, etc.

A deposit of 25 p. c will be required at the time of sale and the balance to be paid and delivery to be taken on the next-day.

AUCTION SALE OF ALMOND NUTS, DATES CARRAWAY SEED, SHAHJEEROO, HARTAL AND WEIGHING SCALES ETC.

Under instructions from R. D. Sethna Esq., the official Assignee and Assignee of the estate of Veljee Narpal and odr., Insolvents Messrs CRAWFORD & Co., will sell by public auction TO-MORROW SUNDAY the 28th instant at 3 p.m., (S.T.) at the godown (lately occupied by Messrs. Veljee Narpal and ors.), next to the godown of the Musjid Bridge the following goods consisting of:—

Almond-nuts of various sorts, dates, Carraway Seed, Shahjeeroo, Hurtal and weighing scale and big weights, etc.

A deposit of 25 per cent. will be required at the time of sale and the balance to be paid and delivery to be taken on the next-day.

WEEKLY SALE.

On MONDAY the 29th instant, at 2 p.m., (S. T.), Messrs. CRAWFORD & Co., will sell by public auction at their Rooms, No. 16, Apollo Street, a great quantity of grey, white and coloured piece-goods and the following.

Furniture such as tables, chairs, cupboards, teapoys, writing office tables, sofas, single and double door-glass-fitted almiras, hatstands iron safe etc.

By order of the concerned:—One large assortment of boots, shoes and slippers for gents, ladies, and babies, to be disposed off in small lots to suit buyers.

By order of the concerned:—Glass and Iron paper weights, Inkstands, Fountain pens, call-bells, flexible blotters, Ink and pencil Erasers, rubber bands, blotting pads, paper clips, printing blocks, etc.

By order of the concerned:—Specially made to order, French polished teakwood office furniture such as big writing tables with drawers in pieces, cupboards, chairs with arms and armless, show cases, high seat chairs, copying press, hatstand, etc.

By order of R. D. Sethna Esq., the Official Assignee Bombay and Assignee of the estates of the following Insolvents:—

Re:—Rahim Joosub:—1 Iron safe.

Re:—Ramgopal Hiralal and ors:—2 Swords, 1 Silver hansli, and 41 bad coins.

At 2 p.m. (S. T.)

1 Rubber tyred Victoria.

1 Rubber-tyred Vis-a-Vis.

By order of R. D. England Esq., of W. and A. Graham and Co.,

1 Rubber-tyred Dog-Cart by Mills.

By order of R. D. Sethna Esq., the Receiver in Suit No. 805 of 1913 (Kanji Pragji vs. Premji Valabhdas and ors.)

1 Rubber-tyred Shigram.

1 Grey Arab Horse.

At 2-30 p.m. (S. T.)

Several gent's bicycles by different makers.

N.B.—OWING TO THE GREAT RUSH OF HORSES, CARRIAGES, AND MOTOR-CARS, WHICH WE RECEIVE FROM THE PUBLIC FOR SALE BY AUCTION ON EVERY MONDAY, WE BRING TO THE NOTICE OF THE PUBLIC THAT OUR SALE OF HORSES, &c., WILL COMMENCE EXACTLY AT 2 P.M. (S. T.) INSTEAD OF 3 P.M. (S.T.) ON EVERY MONDAY.

AUCTION SALE OF 58 BORAS OF SAMPLE COTTON AND 6 BALES FULL-PRESSED AMRAOTI COTTON AND A BIG LOT LOOSE COTTON AND WEIGHING SCALES, ETC.

Under instructions from R. D. Sethna Esq., the Official Assignee, Bombay and Assignee of the estate of Damji Hirjee, an Insolvent, Messrs. CRAWFORD and Co., will sell by public auction on FRIDAY, the 2nd prox. at 4 p.m., (S. T.) in the godown of the Fort Colaba Press at Colaba the following:—

58 boras sample cotton of superior quality.

6 bales full-pressed Amraoti Cotton.

One big lot loose cotton.

Also gadlas, takias and weighing scales with weights, etc., etc.

A deposit of 25 p. c. will be required at the time of sale and the balance to be paid and delivery to be taken on the next day.

BONA FIDE SALE.

AUCTION SALE OF REAL GOLD ORNAMENTS AND GOLD ORNAMENTS SET WITH DIAMONDS PEARLS AND RUBIES, AND SILVER WARE OF KUTCH, MADRAS, AND BANGALORE, OF VERY SUPERIOR AND FINEST DESIGNS, GODREJ AND ENGLISH IRON SAFES, AND SHOP FURNITURE, ETC.

Under instructions from R. D. Sethna Esq., the Official Assignee, Bombay, and Assignee of the estate of Vithaldas Dharamsey, traded as G. Mehta and Co., Insolvents, Messrs. CRAWFORD and Co., will sell by public auction, on WEDNESDAY, the 31st instant, at 2-30 p.m., (S. T.), at the Shop situate at Baria Building, Pydhonie, the following ornaments, etc.

Gold ornaments such as bracelets, pendants, ear-rings, buttons set with diamonds and rubies. Brooches set with pokhraj, bracelets set with pearls, and diamonds, Gold and diamond bracelets (specially made to order), neck chains, and silverware of Bangalore, Madras and Cutch, such as engraved cups, saucers, bowls, tumblers, cigarette boxes, hair brushes photo frames, and other miscellaneous articles worth for presentations.

A deposit of 25 p. c. will be required at the time of sale and the balance to be paid for and delivery taken on the next day.

N.B.—All the furniture of the shop consisting of show-cases etc., are specially made to order and are of best pattern. Also the safes are of the best make, and we recommend the public to pay a visit.

CRAWFORD & Co.,
Auctioneers.

Bombay, 27th December, 1913.

AUCTION SALE:

J. S. MODY & CO.

AUCTIONEERS AND COMMISSION AGENTS.

24-26, Bank Street, Fort.

OUTRIGHT BONA FIDE SALE.

A RARE OPPORTUNITY TO OUTFITTERS, TAILORS, MERCHANTS AND PRIVATE GENTLEMEN.

Under instructions from Messrs. Jehangir Mehta and Somji, Solicitors for the purchasers of the stock-in-trade of the well-known firm of Messrs. N. Catchpole & Co. Drapers and Outfitters, Messrs. J. S. MODY & Co. will sell by Public Auction at "Taj Buildings" Hornby Road, Fort, THIS DAY SATURDAY the 27th and TO-MORROW SUNDAY the 28th day of December 1913, and the following days commencing at 2-30 p.m. (S.T.), every day the entire stock-in-trade of the said firm consisting of Gent's dress suits, shirts, sleeping suits, linen and soft collars, fashionable neckwear, braces, belts, trouser stretchers, socks, underwear, rolled gold jewellery, swimming costumes, sweaters, hats and caps, boots and shoes, Lady's dresses, corsets, chemises, Lady's hats of up-to-date fashions, stockings, robes, night dresses, gloves, fancy goods, Toilet requisites, soaps, perfumery, Iron beds, camp furniture, leather travelling requisites, table and bed linens, art draperies, woollen piece goods, shop furniture, electric fans and lights, etc.

N.B.—All the furniture, electric light and fans of the said shop will be sold on Monday the 29th December at 2-30 p.m. (S.T.).

The above is on view.

BONA FIDE SALE.

IMPORTANT TO TAILORS, MERCHANTS AND GENTLEMEN.

AUCTION SALE OF PIECES OF SUPERIOR BLACK VENETIANS, COATINGS, SUITING FLANNELS, TWEEDS, WHIP CORDS, WHITE SERGE, CRICKET FLANNELS, FANCY COLOURED COTTON SUITING TWEEDS, ETC., SUITABLE FOR THE OCCASION OF THE COMING CHRISTMAS.

TO-DAY SATURDAY, the 27th day of December, 1913, at 2-30 p.m., Messrs. J. S. MODY & Co., are instructed to sell by Public Auction in the shop opposite Messrs. C. M. Bhesania and Empire Buildings, on Hornby Road, Fort, by order of the firm concerned, a consignment of Superior Woollen piece-goods received per S.S. Masilia, comprising:—

Fancy checked, vicuna, covert and worsted coatings, black superior venetians, blue and black venetian coatings, blue twill serge, fancy coloured superior Whipcord coatings, fancy coloured herringbone coatings, suiting and tennis flannels, coloured tweed suitings, venetian coatings, white twill and knitted serge, fancy trouserings, white striped serge and cricket flannels, coloured super homespuns, fancy coloured cotton suiting tweeds, etc., of 3 to 12 yards in length.

The remnants will be sold singly to suit the requirements of the purchasers.

The above is on view.

Sale on MONDAY, the 29th December, at 2-30 p.m. (S.T.).

A rare opportunity for lovers of artistic household furniture.

AUCTION SALE OF VERY VALUABLE, ARTISTIC HOUSEHOLD FURNITURE, MADE TO ORDER FROM THE DESIGNS OF WELL KNOWN ENGLISH MAKERS.

On MONDAY, the 29th instant, at 2-30 p.m. (S.T.), Messrs. J. S. MODY and Co., are instructed to sell by Public Auction, on the First Floor, of "Mayo House," on Cooperage, Fort, opposite the Bandstand, very valuable and handsome artistic household furniture, made to order from the designs of well known English makers comprising of carved sliding dining table, set of Morocco lined dining-room chairs, elegant carved sideboard, dinner waggon, meat-safe, soda-bottle, cupboard, plate cupboard, tapestry upholstered Chesterfield sofa and easy chairs, velvet upholstered drawing room suite of sofas and chairs, sweet-toned cottage piano by Soundy, American organ, elegant hall cabinets, corner cabinets, electric figures with pillar stands, set of half Morocco bound Encyclopaedia Britanica, carved furniture, rich hall carpets, carved single bedsteads, mirror and panel doors almyrahs, zoonda almyrahs, bedroom dressing chest of drawers, cloth and gown presses, marble top dressing and wash-hand tables, hatstand, store cupboards, brass electric standing hall lamp, large American ice-box, Godrej safe on stand, large cooking stoves, etc., etc.

The property of R. REID, Esq.

Catalogues are published and the property is on view.

BONA FIDE SALE.

AUCTION SALE OF FURNITURE, ELECTRIC FANS, LIGHTS ETC., OF MESSRS. N. CATCHPOLE AND CO., AT "TAJ BUILDING" ON HORNBY ROAD, FORT.

On MONDAY the 29th December, 1913, at 2-30 p.m., (S.T.), Messrs. J. S. MODY and Co., will sell by public auction at "Taj Buildings" on Hornby Road, Fort under instructions from Messrs. Jehangir Mehta and Somji Solicitors for the purchasers of the stock-in-trade of the well known firm of Messrs. N. Catchpole and Co.

Entire furniture of the said firm consisting of large counters with brass fittings, glass show cases, record stands, brass dress stands, writing tables, electric fans and lights, stereo blocks, cutter's tables. cupboards, iron cloth stands etc., etc.

The above is on view.

AUCTION SALE:

J. S. MODY & Co., (Contd.)

BONA FIDE SALE.

A GOOD OPPORTUNITY TO STATIONERS, ARTISTS ENGINEERS, SURVEYORS AND STUDENTS.

AUCTION SALE OF THE STOCK-IN-TRADE OF THE BOMBAY STATIONERY AND DRAWING STORES AT "ATMARAM BUILDINGS" ON THAKORDWAR ROAD, GIRGAUM NEAR THE POST OFFICE.

On TUESDAY the 30th day of December 1913 at 2-30 p.m. (S.T.), Messrs. J. S. MODY and Co. are instructed to sell by public auction at "Atmaram" Buildings on Thakordwar Road, Girgaum near the Post Office the entire stock-in-trade of the Bombay Stationery and Drawing Stores comprising of artists' colour boxes, water and oil colours in cakes, tubes pans, varnishes and oils, brushes for oil and water colours, drawing pencils, rubbers of all degrees. Compass and compass boxes drawing papers, drawing books, rulers and stretchers, T. and set squares, canvas, cameras with stands, pencil pointer machines, shop furniture, sliding door cupboards, show cases etc.

The above will be on view 2 days before the sale.

J. S. MODY & Co.,
Auctioneers.

Bombay, 27th December, 1913.

AMUSEMENTS.

THE EXCELSIOR.

At 6-30, 8-30 and 10 p.m.

THE

CATCH OF THE SEASON.

FLORETTE AND PATAPON.

(A Burlesque after the comedy of Hennequin and Veber).

Otherwise known

AS

"CUPID WORKS OVERTIME"

A NEW DEPARTURE IN CINEMATOGRAPHY.

Transferring the Theatrical Comedy to the Cinema Screen.

1½ HOUR'S LAUGH.

It is undoubtedly

THE GREATEST FILM

produced in Bombay.

A WHOLE EVENING'S HUMOUR.

NEW YEAR'S EVE

AT

"Taj Mahal" Hotel

Wednesday 31st December, 1913.

SPECIAL DINNERS.

Will be served at Rs. 5 per head.

from 7-30 p.m. till 9 p.m.

Tables can be Booked Now.

THE INDIAN HOTELS Co., Ltd.

NEW YEAR'S EVE

OPEN-AIR CONCERT

AT

GREEN'S RESTAURANT

ON

Wednesday, 31st December, 1913

THE ROYAL FLORENTINE ORCHESTRA

WILL PLAY A SELECTED PROGRAMME OF MUSIC

From 7 p.m. till 9-30 p.m.

AND

By kind permission of Col. W. R Marshall and officers,

THE BAND OF THE SHERWOOD FORESTERS

will play a selected programme of music under the Direction of Mr. A. H. Dewsall (Band Master).

From 10 p.m. till 12 o'clock (Midnight).

Special Dinners will be served from 6-30 p.m. at Rs. 5 per head.

A LA CARTE SERVICE & GRIL WILL BE OPEN AS USUAL.

Tables can be booked now.

THE INDIAN HOTELS Co., Ltd.

AMUSEMENTS:

ROYAL OPERA HOUSE.

Christmas Holiday
Special Season
Special Season
Picture Show
Picture Show.

Only for nine days commencing to-night

All nights including Sundays.

3 Shows

6-15 to 7-30 P. M. 7-45 to 9 P. M. 10 to 11-15

To-night, To-morrow and the nights following

Famous Battles of Napoleon

Excitement is roused to the highest pitch by this Marvellous War Film. Wonderful Scenes of Battle that are overpoweringly realistic and create the utmost amazement in the beholder. Taken on the actual Battlefields and executed by the largest concourse of military people ever seen on a Battlefield............................3,660 ft.

Besides this famous subject, there will be shown other subjects which are instructive, amusing and funny. Full return of money paid at the Box Office guaranteed.

Prices:—Rs. **2** Orchestra Stalls; Re **1** Stalls; Re. **1** Dress Circle; Annas **8** Balcony; and Annas **4** Gallery.

Children half price. Soldiers in uniform half price to Balcony only.

Tram cars available at Girgaum and Charni Road Corners; also Taxi Autos, and Victorias available at the doors of the theatre at close of the shows.

OLYMPIA PICTURE PALACE.

AN ENTERPRISING DEPARTURE IN CINEMA.

PURELY SWADESHI PROGRAMME.

MOHINI, MOHINI

Star Film, 3,600 ft.

RATES OF ADMISSION DOUBLE:

Rs. 2, Re. 1, As. 8, and As. 4.

Saturday and Sunday Matinee with prizes 5-15 to 6-45 and 7 to 8-30; 9 to 10-30 and 11 to 12-30 (S. T.)

Season and Complimentary Passes will not be available.

OLYMPIA,
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ROYAL CINEMA,

CORNER GRANT ROAD.

Special engagement at enormous expense of

VON ARX

AND HIS

AMERICAN VAUDEVILLE Co.

Three Shows each night.

7 to 8-30, 9 to 10-30 and 11 to 12-30 p. m. (S.T.)

Commencing To-Morrow Night

VON ARX

The World's Premier Illusionist.
Brother of the famous Nicola.
The greatest artiste in his line.

LOUIS T. SLICKER

(The Droll Yankee Comedian)

JACK OWEN

(Whistling Dandy)

Miss FLORENCE MAYDEAN

(Phantom Princess)

With the most sensational Films.

Special Matinees on Sunday and New Year's Day at 5-15 to 6-45 p. m. (S. T.)

PRICES: Box Re. 1, 1st Class As. 8, 2nd Class As. 4, 3rd Class As. 2.

Free attraction: VON ARX will be handcuffep by a local citizen each evening at 6-30 p.m. in front of the Theatre undertaking to escape on each occasion.

SEASON TICKETS NOT ALLOWED.

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One full page to each date.

Full cloth, Gilt edges, Elastic band and Pencil.

Two sizes. As. 10 and As. 12 each.

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PARSI BAZAR, FORT,

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AMERICA-INDIA CINEMA.

Charni Road. **TO-NIGHT!** Tel. No. 1271.

GRAND NEW YEAR PROGRAMME.

FULL OF GOOD THINGS.

Don't miss this Splendid Star-drama:

THE LION-HUNTERS.

A stirring story of the African forest.

THE WORLD'S CHAMPION WRESTLERS.

The most remarkable picture of its kind ever shown.
Secured at great expense.

SEVERAL OTHER GOOD FEATURES.

3 Shows Nightly: 7 to 8, 8-30 to 9-30, 10 to 11.

Sat. and Sunday 11-15 to 12-15.

Prize Shows: *Sat. and Sunday 5-30 to 6-30.*

LA SCALA CINEMA

AND

THEATRE of VARIETIES.

OPENING NIGHT,

NEW YEARS NIGHT

6-30 Twice Nightly 10

THE BEST OF ARTISTS.

THE EXCELLAS

The Fellows with the

SILVER RACKETS.

Originalities on the

UNSUPPORTED LADDER

ECCENTRIC COMEDIANS

BALANCING EXTRAORDINARY.

Miss ALICE DIGBY

Comedienne and dancer

IN HER LATEST SUCCESSES.

LITTLE MONA

THE AUSTRALIAN NIGHTINGALE

THE GIRL WITH THE SILVER VOICE

New Songs. New dances

An Artiste to her fingertips.

THE BEST OF PICTURES

AT THE ZOO

a beutiful pathe colour filim.

A TRIP TO THE PARIS ZOO

WIFFLES in his latest escapade.

WIFFLES AND THE HONEY MOONERS.

MAX LINDER

The popular comedian

in

MAX TO THE RESCUE.

THE GAZETTE.

THE GARDEN PARTY

GIVEN BY

H. E. LORD WILLINGDON.

THE LA SCALA ORCHESTRA.

Will be under the leadership of

Miss. Flora Murchison.

Late conductress of the King's Theatre Melbourne.

DONT FORGET

THURSDAY NEXT. JANY. 1st.

NEW YEARS DAY

Prices: Rs. 2, 1, As 8, 6, 4.

Boxes to hold 4, Rs. 10.

PLAN NOW OPEN.

A CARD

MISS WALLER,

Scientific Masseuse of the Mechano-Therapeutic School of Massage, London, can be seen by appointment at Messrs. Thomson & Taylor, Hornby Road.

Facial Massage—a Speciality.

Private Telephone No. 2112.

THE ALCAZAR

CINEMA DE LUXE

CINEMA DE LUXE THEATRES COMPANY LTD.

To-day—Three Shows

4——6-30.——10.

To-night! To-night!!

YOU NO DOUBT SAW OUR XMAS BILL!

The Best in Town! Eh!!

TO-NIGHT'S BILL—BETTER STILL

YOUNG BUCKSHOT & Co.

WILL PRESENT AN ENTIRELY NEW PROGRAMME

ANOTHER WESTERN PLAYLET.

"MY BROTHER"

Introducing New Sports and Pastimes on the Western Frontier

New Roping Tricks by Young Buckshot.

GREAT SUCCESS OF OUR LONDON "STARS"

Miss LAURA DIAMOND.

INSTRUMENTAL SOUBRETTE AND MONOLOGUE ENTERTAINER

FIG IE WILLIAMS

(THE MAN IN THE CHECK SUIT)

In a New Budget of Comicalities

REG IS "GREAT"

"THE TRAMP" by WILLIAMS & DIAMOND

A GREAT COMEDY SKETCH:—

OUR PICTURES

CUSTERS LAST FIGHT

Sensational Military Drama representing

3,000 SOLDIERS AND 3,000 AMERICAN INDIANS IN A DEATH STRUGGLE.

AN ABUNDANCE OF LAUGHABLE COMICS

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MATINEES

Sat. and Sun. Dec. 27th and 28th at 4 p.m.

Programme subject to alteration without notice.

No Advance in Prices.

No Seat Guaranteed after 6-45 and 10-15.

ANOTHER CHANGE ON NEW YEAR'S DAY

NOW OUT.

THE INDIAN SUCCESSION ACT

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Containing all the recent cases decided between 1900–1913 by the High Courts in India and by the Privy Council on the subject. All subjects lucidly explained.

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Containing the full Text of the Indian Succession Act, the Hindu Wills Act, the Parsi Intestate Succession Act, etc., etc.,

Price Rs. 5.

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Paid up Capital	£400,000
Reserve Fund	£15,000
Reserve Liability of Shareholders	£600,000

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INTEREST ALLOWED on SAVINGS DEPOSITS ACCOUNTS at 3½ per cent. per annum. Copies of the Rules may be obtained on application.

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(ESTABLISHED 15TH MAY, 1895.)

Capital Authorised	Rs. 20,00,000
Capital Issued	Rs. 15,00,000
Capital Paid up	Rs. 9,88,15
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LOANS OVERDRAFTS, and CASH CREDITS. The Bank grants accommodation on terms to be arranged against approved security

CHEQUES, HUNDIS, BILLS, etc., of outstations are bought, collected, and discounted.

For other particulars, and rules of business apply to:—

SRI RAM, B.A.,
Manager.

89, Apollo Street, Bombay.

THE EMPIRE BANK, LIMITED.

17-19, GREEN STREET, FORT BOMBAY

AUTHORISED CAPITAL Rs. 50,00,000

CURRENT ACCOUNTS opened and interest allowed at 3 per cent p.a. on minimum daily balances of Rs. 200 to Rs 1,00,000.

FIXED DEPOSITS for 12 months at 5 per cent p.a.

SAVINGS BANK deposits at 4 per cent p.a.

LOANS, OVERDRAFTS AND CASH CREDITS granted on approved security.

SECURITIES AND STOCKS Received for safe custody and dividends and interest thereon collected. Also bought and sold for constituents at market rates.

All kinds of Banking business transacted Further particulars on application.

HEREDIA & Co.,
Agents

THE BOMBAY MERCHANTS' BANK LIMITED.

HEAD OFFICE, APOLLO STREET.

Branches:—

Mumbadevi (Bombay), Ahmedabad and Gondal.

Authorised and Subscribed Capital Rs. 1,00,00,000.

Interest on fixed deposits for 12 months 5 per cent p. a. Savings Bank 4 per cent. Current accounts on daily balances 3 per cent. at Bombay.

Rates for short deposits and information regarding terms of any other Banking business to be ascertained on application.

JAINARAYAN HINDUMAL DANI.
Managing Director
16

BANK OF BOMBAY.

SAVINGS BANK.

The Bank receives Deposits on the following terms:—

Sums not exceeding Rs. 1,000 in the aggregate may be deposited within any one year from 1st January to 31st December.

Deposits may be made in the names of two or more persons and the balance made payable to one or more of them or to the survivor or survivors. Interest is allowed at the rate of three per cent. per annum on the minimum monthly balance not exceeding Rs 5,000.

Copies of the Rules can be obtained on application at the Bank.

J. BEGBIE.
Secretary and Treasurer.

SHIPPING.

◆

ARRIVALS.

December 25th.		
S.S. Hellas	Berg	Bangkok Dec. 4
S.S. Bombay Maru	Tozawa	Kobe Nov. 21
S.S. Inverness	Venus	Calcutta Dec. 12
S.S. Gujarat	Bleakmon	Port Said Nov. 22
26th.		
S.S. China	Tocque	London Dec. 8
S.S. Banca	Garwood	Middlesbrough Nov16
S.S. Itaura	Chidley	Port Luis Dec 13
S.S. Rysbergen	Burger	Calcutta Dec. 15
S.S. Errington Court	Lewis	Cardiff Nov. 24
S.S. Euphorbia	Stewart	Penarth Nov. 24

DEPARTURES.

December 26th.		
S.S. Lhasa	Manley	Karachi

The following vessels began to load on Friday.

Steamer	*Barjora	for Persian Gulf
"	*Kola	for "
"	Bombay Maru	for Kobe etc.,

*To Arrive.

S. S. Hellas.—The steamer Hellas, 849 tons, Captain M. Bergs arrived in harbour on Thursday from Bangkok, which port she had left on December 4, with a cargo of timber and silk.

S. S. Bombay Maru.—The Japan Line steamer Bombay Maru, 3303 tons, Captain M. Tozawa, arrived in harbour on Thursday from Kobe, which port she had left on November 21, with a general cargo.

S. S. Inverness.—The steamer Inverness, 2401 tons, Captain Venus, arrived in harbour on Thursday from Calcutta, which port she had left on December 12, with a cargo of coal.

S. S. Gujarat.—The steamer Gujarat, 2367 tons, Captain E. N. K. Bleakmon, arrived in harbour on Friday from Port Said, which port she had left on November 22, with a general cargo.

S. S. China.—The P. and O. S. N. Company's steamer China, 4161 tons, Captain C. H. Tocque, arrived in harbour on Friday from London, which port she had left on December 8, with mail, a general cargo and passengers.

S. S. Banca. The P. and O. S. N. Company's steamer Banca, 3794 tons, Captain A. B. Garwood, arrived in harbour on Friday from Middlesborough, which port she had left on November 16, with a general cargo.

S. S. Itaura.—The B. I. S. N. Company's steamer Itaura, 3362 tons, Captain H. Chidley, arrived in harbour on Friday from Port Luis, which port she had left on December 13, with a cargo of sugar.

S. S. Rysbergen.—The steamer Rysbergen, 2305 tons, Captain F. Burger, arrived in harbour on Friday from Calcutta, which port she had left on December 15, with a cargo of coal.

S. S. Errington Court.—The steamer Errington Court, 2782 tons, Captain Lewis, arrived in harbour on Friday from Cardiff, which port she had left on November 24, with a cargo of coal.

S. S. Euphorbia.—The steamer Euphorbia, 2444 tons, Captain W. T. W. Stewart, arrived in harbour on Friday from Penarth, which port she had left on November 24, with a cargo of coal.

S. S. Lhasa.—The B. I. S. N. Company's steamer Lhasa, 951 tons, Captain H. Manley, sailed on Friday for Karachi, with mail, a general cargo and passengers.

The P. and O. Company's s. s. Salsette with the homeward Mails of the 20th instant, arrived Aden, at 2-30 p.m., on Wednesday, the 24th idem.

The P. and O. Company's s. s. Moloja with the outward Mails of the 19th instant, passed Suez at 9-30 a.m., on Thursday the 25th idem.

THURSDAY December 26th, 1913

P DOCK.

Shed	Steamer	Capt	Agent
A	Rinaldo	Chilton	J. F. & Co
B.	Vasilefs	Constantinos Contytery	Ralli Bros
C & R	Sangola	Wilsher	M. M. & Co
F.	Colaba	Ross	M. M. & Co
M.	Spitzfels	Krippner	W. & A. G. & Co
[illegible]	Cressington Court	Barcham	W. & A. G. & Co
O.	Weissenfels	Klattonhoff	W. & A. G. & Co.
P.	Queen Eugene	Legg	J. T. & Co
Q.	Taiyabi	Kass A. M.	Jeewanji & Co

V. DOCK.

1	Cairn Hill	Moodee	W. & A. G. & Co.
2	Circassia	Osborne	W. & A. G. & Co
3.	Imani	Lyons	T. M. & Co
4.	Athamas	Zarbies	F. N. & Co
6	City of Corinth	Gordon	K. N. & Co.
7.	Trautenfels	Metz	W. & A. G. & Co
8.	Semiramis	Pavisich	A. L. S. N. & Co
10 x 11	Devanha	Hickey	P. & O. S. N. & Co.
12 & 13	Persia	Bradshaw	P. & O. S. N. & Co
15.	Pundua	Handcock	M. M. & Co

H. W. P. D.

Irrawadi	McPhail	K. N. & Co

VESSELS IN THE STREAM.

Arcadia	Barcham	P. & O. S. N. & Co
Assaye	Coldwell	P. & O. S. N. & Co
Begonia	House	
Blake	Hill	A. Y. & Co
Bleamoor	Blakey	T. T. & Co
Birkenfels	Madlar	[illegible]
Baron Ardrossan	Reid	[illegible]
Banca	Garwood	P. & O. S. N. & Co.
Bombay Maru	Tozawa	N. Y. K.
Clan Macintosh	Linonx	J. F. & Co
China	Tocque	P. & O. S. N. & Co.
Den of Ogil	Jarvis	T M & Co
Eir	Marensan	
Errington Court	Lewis	W. & A. G. & Co.
Euphorbia	Stewart	
Gujarat	Bleakmon	
[illegible]	F.	T. M. & Co
Homayun	Hannah	T. M. & Co
Hellas	Berg	F. F. Campbell.
Itonus	Pigott	M. M. & Co
Inverness	Venus	W. & A. G. & Co
India	Talbot	P. & O. S. N. Co
Itinda	McClelland	M. M. & Co
Itaura	Chidley	M. M. & Co
Innerness	Venus	
Kandia	Smith	D. M. Khandwan
Khosru	Hannan	T. M. & Co
Kola	Denne	M. M. & Co
Killiba	Stewart	T. M. & Co
Nippon	Franrovich	A. L. S. & Co.
Ozarda	Mills	M. M. & Co
Orseolo	Cheesa	V. S. N. & Co
Ocean	Christiansen	
Palamcotta	Elton	M. M. & Co
Rabenfels	Smit	W. & A. G. & Co
Rydall Hall	Leader	K. N. & Co.
Rysbergen	Burger	
Seistan	Forbes	M. M. & Co

DIABETES

A treatise on the causes, Symptoms and the most effective treatment of Diabetes, Hydrocele and Skin Disease, will be given free to readers of this paper. Apply to A. Chatterjee & Co., 103-1, Machua Bazar Road, Calcutta.

HYDROCELE

When other remedies fail to cure that headache, here's the cure. Stearns' Headache cure, headache gone in a few minutes.

LALA BISHAN DAYAL DHARMADAS DELHIWALLA.

Kalbadevi Road, Bombay, and Juma Musjid, Ahmedabad.

MANUFACTURERS AND DEALERS IN

Scented Hair Oils, Syrups, Preserves, Pickles, Chutnies, etc.

VISHVA MOHINI
REGD No 109

There is nothing like this oil. **To Ladies Gentlemen and Children alike, it gives to the hair that has lost its health the luxuriance, beauty and rich growth.**

PRICE: Re. 1 per bottle; Rs. 2-10-0 for three bottles—Postage Extra.

VISHVAMOHINI DHUP.

An Excellent Disinfecting Powder.

PRICE: per tin Re. 1-4-0.

VISHVAMOHINI HAIR OIL.

PRICELES OTTOES.

PRICE: Rs. 2 to 50 per tola.

GANGA ROSE WATER.

PRICE: Re. 1. You can make twelve bottles of Rose Water out of one by dilution with water

For further particulars write for Illustrated Price List.

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POWELL & Co
BOMBAY

Do you know why there is a **CRYING DEMAND for POWELL'S TRUSSES?** Because they are made according to the **ANATOMICAL REQUIREMENTS of each case** thus giving the **SUFFERERS the RELIEF** which they need so badly.

Do you know what is the **CONSEQUENCE of not WEARING the CORRECT TRUSS?** Nothing but **STRANGULATIONS** which might possibly result in **DEATH.**

So do not waste TIME in idle contemplation as there is no time for doing so; because every minute is precious but call over at once at our Office where our **SPECIALIST** will examine all the patients free of charge, and prescribe only the best and the modified **TRUSS of the DAY.**

THOUSANDS have done so and **WHY** can't you follow the same lead? **DO!**

N. POWELL & Co.

Manufacturers of Trusses Abdominal Kidney and Umbilical belts &c. &c.

Lamington Rd., Byculla & Fort, Bombay.

HIGHLY EFFICACIOUS MEDICINAL PREPARATIONS

OF THE BENGAL CHEMICAL AND PHARMACEUTICAL WORKS, Ld., CALCUTTA.

1. Ext. Gulanchæ Liq. Co. and Liq. Ext Alstonia Scholaris (Ditain).—*Invaluable in Chronic Fevers whether accompanied or not by enlargement of Liver Spleen, Jaundice, Dropsy and Cough. Exclusively made from indigenous plants and do not contain quinine in any shape. It is recommended especially to those who from idiosyncracy or other causes cannot take quinine. (Price per 6 & 4 oz. phials Re. 1 & As. 10 respectively.)*

2. "Vibro Asoka."—*Is an elegant and effective combination of Viburnum Prunifolium bark, Asoka* (Saraca Indica) *bark, with sedatives such as Bromides and Hyoscymus and aromatics and laxatives. It is an ideal combination of drugs useful in diseases peculiar to women. (Price per 4 oz. phial Rs. 1-4.)*

3. Ext. Bael Liq.—*It is prepared solely from the fresh green Bael fruit according to a special method devised after a long and patient trial by which its sweet aroma and beneficial properties have been fully preserved. It is an invaluable remedy for chronic diarrhœa and dysentery with debility of the mucous membrane. (Price per 4 oz. phial As. 10.)*

4. Essence of Neem.—(Azadlirachta Indica) *The well-known specific in all forms of Skin diseases. It is efficacious in itches, blotches, ringworms, bilious eruptions, &c. It purifies and enriches the blood. (Price per 4 oz. phial Re. 1.)*

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OBTAINABLE FROM ALL CHEMISTS & DRUGGISTS AND DIRECT FROM *AGENTS:—*

National Agency,

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Dhobi Talao, Kalbadevi Road, BOMBAY

CATALOGUE FREE ON APPLICATION.
313F

LOVE IN A DREAM
V. RIGAUD
PARIS

Latest Creation of V. Rigaud Paris, Perfumer to the Courts of Spain, Russia, Holland, etc.

LOVE IN A DREAM

Perfume, a most unique and delicate perfume from Flowers of France; highly concentrated. One drop of this sweet scent represents the fragrance of a basket of fresh flowers. Adopted by fashionable and aristocratic ladies.

Lavender Water—With musk. Made of best Alps lavender and genuine Tonkin. Always the best. See white label and sprinkler and the guarantee of the

WHOLESALE AGENTS:—

V. C. DASTUR & Co.,

Princess Street, **BOMBAY.**

INDIAN INDUSTRIES.

◆

CONFERENCE AT KARACHI.

A RECORD OF GENERAL ACTIVITY.

LESSONS OF FINANCIAL CRISIS

PROPOSED CONGRESS OF COMMERCE.

PRESIDENT'S SPEECH.

(From our Special Correspondent.)

KARACHI, Dec. 25.

The Ninth Sessions of the Industrial Conference began at noon to-day. There was a large gathering of delegates from different parts of India and the presidency as well as a large number of visitors. Those present included Sir Fazulbhoy Currimbhoy, Messrs. Jinnah and Watcha from Bombay, Mr. Lajpatrai from Lahore and prominent among Sindhi gentlemen were Messrs. Iswardas Asanmal, Basria Fadoo, Yasoofali Alibhoy, Visindas, Fatehchand, Sorab Chetmal and others. The proceedings began with hymns after which Rai Bahadur Hiranand Khemsing, Chairman, Reception Committee, welcomed the delegates in which he dwelt on the present state of industries in the Province of Sind.

He said:—Karachi is a commercial city and on account of the capital of India having been recently removed to Delhi, Karachi is bound to receive that attention which its position as the nearest port of India demands. But while the produce of Northern India is finding its exit through Karachi and while it serves also as an inlet for European goods the outlook of the industries of the Province remains absolutely gloomy for there is not a single textile mill in Sind nor is there any sugar making or leather tanning factory. Karachi can never remain satisfied with this one-sided progress in commerce.

INDUSTRIAL DEVELOPMENT OF SIND.

Its commerce will receive double impetus if the industrial development of the province were to receive some measure of public attention. Your presence will have the beneficial effect of rousing the people and the Government to the industrial requirements of the Province of Sind. In the textile department we have a factory of handlooms in Shikarpur which is turning out excellent silk cloth for suiting and durable cotton cloth for the wear of humbler people. Country weavers of the mofussil have not yet taken kindly to handlooms of European make. The Tatta weavers make excellent lungis of Sind and lacquer work which is providing each home in Sind with beautiful cradles which have not been surpassed by those of any other country. Our only regret is that the manufacture of these articles is in the hands of a few families in Hala and there is no organised effort to supply the demand which is growing every day. Pottery, which at one time was unequalled in India, has decayed. Recipes of old artists are apparently lost and work turned out nowadays is not very superior and the industry is languishing though artizans are making out some living by making tiles for adorning ly lost and work turned out now a days is brick buildings in Hyderabad. The printing of cloth is another industry which supports the dyers of the moffusil but it is not thriving and the trade in it is gradually decreasing. Cheap European prints are driving out the local articles out of the market. Over and above these industries we have rice hulling and flour mills and cotton ginning and cotton pressing factories. Sind cotton is of very short staple and therefore no weaving mill is likely to compete successfully with other similar mills in the Presidency and the Punjab. It is, however, quite impossible that where Egyptian cotton has failed American cotton might be successfully acclimatized and in that case a weaving mill will not be long in coming. The bulk of sugar-candy is being converted into country molasses as in the rest of India. There is no chance of any sugar factory being started in Sind. In the matter of leather it is only the process of curing hides that is undertaken in some places. The tanning industry is unknown here and so also manufacturing of leather goods.

FAILURE OF BANKS.

As the present juncture the credit of the country is rudely shaken by the failure of Indian banks and by the speculative character of the transactions in which Indian merchants indulged. Sind has suffered heavily, perhaps more heavily than the presidency of Bombay and the Punjab and it will take some time before our Province recovers from the blow. Sind will in the meantime be watching anxiously the growth of industries in other parts of India which without the support of protection can only lead a struggling existence. Destiny, however, is shaping our ends and if the British South Africans are permitted to protect their labour and commerce by stringent immigration laws the industries of India can with greater justice demand their protection against heavy odds which the free trade of England has thrown in their way. Your labours, gentlemen, are most arduous and great, your difficulties greater. We greet you for your noble efforts with great pleasure.

The Hon. Mr. R. N. Mudholkar, General Secretary of the Industrial Conference proposed the Hon'ble Mr. Lalubhai Samadas to take the Presidential chair. The President then delivered his speech.

PRESIDENT'S SPEECH.

The Hon. Mr. Lalubhai Samaldas said:—

Mr. Chairman, Brother Delegates and Gentlemen,—I am very grateful to you for the honour you have done me by electing me as your president this year. My diffidence in accepting this post, when it was offered to me by Rao Bahadur Mudholkar, was in proportion to the high value I attach to the post; and I have accepted it because I know you will be generous enough to execuse my short-comings, and also because my friends in Bombay thought that, as a representative of the Indian Merchants' Chamber and Bureau which has taken up the Hon'ble Sir Fazulbhai's proposal for an All-India Commercial Congress, I would be in a position to remove misunderstandings and to assist in bringing about a complete understanding between the existing and the proposed institutions. and perhaps the amalgamation of the two.

We meet, gentlemen, under the shadow of the gloom cast by the recent bank failures in the Punjab and in Bombay. As all the cases arising out of these are still *sub-judice*, we are precluded from discussing the detailed causes of these failures. nor can we pass a final judgment on the methods on which the several institutions, which have come to grief, were conducted. The prime cause appears to be either vast speculation or locking up of an unduly large amount of call and short notice deposit money in long period loans, which could not be called up when the depositors required the repayment of their monies. The Indian banking movement on the present extensive scale started in 1906, and, in a way, it owed its inception and growth to the wave of Swadeshism that was then passing over the country. One of the first large banks promoted by Indian capitalists and restricted by its articles of association to doing practically the same kind of business as the Presidency Banks, was the Bank of India. Its promoters included level-headed financiers like the Tatas, Sir Sassoon David and Mr. Gordhandas Khatau, and they were all anxious not so much for large returns as for safe and sound banking business. About one-half of the share capital was subscribed by the promoters themselves and the public were invited to subscribe the other half. On the day on which the list was closed, the capital was oversubscribed and the Directors had to cut down the number of shares applied for at the time of allotment. Having got the money, the next thing to do was to select a well-qualified man to manage the affairs of the Bank. I have referred here to the details of the promotion of this Bank, not because I am connected with it, but because I believe that this is the proper way to float a Banking concern; and I am glad to say that this Bank has worked successfully from the commencement and in the present crisis is in an exceedingly strong financial position. There must be expert, efficient and honest management under the active control of the Directors, in all safe and sound banking business, even though accompanied by moderate profits in the beginning. Neither the Manager nor the Directors should have any personal interest in inflating the profits of the company beyond a reasonable increase in remuneration of the former, when his management results in increased profits. The fees of the Directors are much lower than in England, and it is generally recognized that the Directors here can only guide the policy of the institution and keep a general control over it. I have laid stress on expert. efficient management, and it is here that our difficulties begin.

SWADESHI BANKING.

Till the starting of the present Swadeshi Banking Institutions, the management of the Presidency Banks and their branches as well as of the branches of European Banks, was always in the hands of Europeans. The highest posts to which Indians could aspire were those of Shroff or bill-keeper. No responsible post was given to an Indian, and consequently there were no capable Indians trained in modern methods of banking. We had either to get men from the existing banks who had only an experience in the book-keeping or intelligence department, or to appoint a trained banker to whatever nationality he belonged, and then to train our men under him. The adoption of the former procedure leads to inefficient management, unless by good luck the person selected proves to be an exceptionally clever man, who picks up the necessary administrative knowledge in the course of his experience as a Manager. Even then the Manager being promoted from the ranks of clerks may not have a social position to command the confidence of the Directors or of the investing public, and he may not be able to give his opinion as freely and fearlessly as he is expected to do. The second procedure, although it led to efficient management, is not likely to help us to train a sufficiency of experienced men as quickly as they may be needed. The Manager naturally attaches greater importance to the successful management of the bank than to the training of his successors and subordinates. He says rightly enough, that if a man wants to get experience as a banker he must do what an English boy of his age would do, that is, begin at the lowest rung, learn all the details of the various departments and then after many years of careful training he may expect to be appointed to a responsible post. Our best educated young men cannot afford to do this as they expect a better start in life than the English boys who go to the bank from the public schools. These difficulties will disappear in course of time as our educated young men find that by dint of hard work and strict integrity they can rise to almost as high a place as they might attain in the various branches of the public service.

HISTORY OF ENGLISH SYSTEM.

The difficulties that face us now, faced English joint stock banks in their initial stages and Gilbert in his book on Banking says: "But, after joint stock banks were started as matters of speculation they increased more rapidly than efficient managers could be found. The new Banks naturally enough looked to Scotland. But the Scotch banks had sagacity to raise the salaries of their principal officers to prevent their emigration to England. In some cases those Scotch men who were appointed managers of English Banks had never held office in a Bank before, or else it was an office so inferior that all they knew about banking was merely the routine of office." As regards the next important item that leads to the successful working of a bank—the efficient control of directors—we find the difficulties of the first English joint stock banks repeated in the Swadeshi Banks of to-day. I quote the same authority again. He says:—"Joint stock banking did not grow up gradually in England as in Scotland. On the introduction of this system in England the directors were necessarily unaquainted with the practical operations of banking. For all the practice and experience were confined to the private bankers whom the new system was intended to subvert. In some places there was a prejudice against directors who were in business. Hence officers in the army, barristers, solicitors, medical men, retired tradesmen and country gentlemen were considered as the most eligible directors. These boards of directors, all of whom were unacquainted with banking, and some of whom were destitute of business habits had to encounter difficulties which would have tried the most experienced bankers." I have made these quotations at some length to show that the difficulties we have to face with, are not in any way unique, or due to national or racial disqualifications.

GOVERNMENT'S PROPOSALS.

That Government are anxious to meet this demand is evidenced by the fact that they have consulted various Chambers of Commerce on the following points:—

(1) The restrictions to be placed on the use of the term bank or banker.

(2) The necessity of laying down a minimum subscribed as well as paid-up capital in the case of banks.

(3) The necessity of making provision for the building up of a reserve fund before dividends are declared.

(4) Preventing banks from doing any other than pure banking business.

All these points as well as that of allowing banks to have a savings bank department will be brought before the Subjects' Committee and their recommendations will be submitted to the Conference for consideration. I would also like this conference to express its opinion on the point referred to by the Hon. Mr. Graham in his speech as chairman of the St. Andrew's Dinner in Bombay. As the law stands, even one shareholder may by seeking the intervention of the Court on flimsy grounds, temporarily dislocate and discredit even a well-managed

(Continued on page 12.)

THE INDUSTRIAL CONFERENCE.

The Hon. Mr. Lalubhai Samaldas, J. P.
President, Indian Industrial Conference (now being held at Karachi.)

CHOICEST COLLECTION
(OVER 5,000)
TUCK'S XMAS & NEW YEAR CARDS
FROM
ANNA TO RUPEES SEVEN.
(PLEASE DON'T DELAY OR YOU'LL MISS IT
AS
THERE IS ONLY ONE CARD OF EACH VARIETY.)
6 CARDS FREE to a purchaser of over two rupees.
GENUINE CARBONS
COMPLETE COLLECTION OF
GALLERY SUBJECTS.
MOST SUITABLE FOR GIFTS
OF THE SEASON.
COMPLETE WITH DECENT FRAMES
Rs. 8 AND UPWARDS.
Size about 18 in. by 24 in.
PREMIER ART SALON,
NAVSARI BUILDING,
Hornby Road BOMBAY.

SIGNET RINGS
FROM Rs. 40 18ct.
9ct. FROM Rs. 25.
WE MAKE
OLD SAFETY PINS.
WITH PATENT JOINTS.
FROM Rs. 5-8 TO Rs. 10.
The Jewellery illustrated in this advertisement in our own workshops, and we make it well.
We employ the best labour we can procure under the immediate supervision of a practical European jeweller. The style and finish is equal to the English made article, and the price in many cases considerably less.
LUND & BLOCKLEY
FORT,
BOMBAY.
FOR
DESIGN
QUALITY
AND VALUE.
STRONG CUFF LINKS FROM
Rs. 20 PAIR
PRICES ACCORDING TO.
QUALITY OF STONES.
DESIGNS & ESTIMATES.
ON APPLICATION.

N. S. U.
MOTOR-CYCLES.
HAVE YOU SEEN THE NEW MODEL
6½ H. P. Twin Cylinder N. S. U.—the Machine that won the Dunlop Cup across the Continent of AUSTRALIA?
SOLE AGENTS:—
G. A. SCHLECHTENDAHL, Ltd.,
No. 10 FORBES STREET.

ELECTRIC LIFTS.

SMITH AND STEVENS PASSENGER AND GOODS LIFTS

FOR DIRECT SINGLE PHASE AND THREE PHASE CURRENT

FOR HAND ROPE SWITCH IN CAGE.

FULL OR SEMI-AUTOMATIC CONTROL.

CROMPTONS BOMBAY, Ld.,

35-37, APOLLO STREET.

BOMBAY.

COMMERCIAL.

CABLE QUOTATIONS.

THE MONEY MARKET.

(Reuter's Telegram.)

LONDON, Dec. 24.

Consols 2½ %	72 1-16plus1-8
Exchange on London at Paris Fcs	25·33plus1-2
Rentes 3 %	85—¼
Berlin Cheques on London	20·50plus½
Bar Silver Spot	26 11-16plus1-16
„ 2 months hence	26 11-16plus1-16
Closing Tone of silver:—China buying.	
Rupee Paper 3½ %	63 7-8unchgd
Exchange on India 30 d-st. (Bank buying Rate)	1-3 7-8 unchgd.
Amount paid into the Bank of Englan about £50,000.	
Discount, Bank of England Rate 5 % since 2nd Oct. 1913.	
3½ % India Stock (Sterling Loan)	85 1-4unchgd
Discount Bank Bills 3 m-st	4 3-4—1-16
„ Indian Bank Bills 6m-st.	4 3-8unchgd.
„ Fine Trade Bills 3 months	5 3-8
„ Fine Trade Bills 6 months	5 1-4
Bar Gold (per oz.)	77-9.
Interest day to day loans	4 1-4 unchgd.
Interest 7 day market loans	4 1-2 unchgd.
Council Bills—Extra allotments—Bills on Bombay Rs. 20,000 @	1-4 3-32

AMERICAN MARKETS.

LONDON Dec. 24

Day's Receipts at all U.S. Ports	51,000
Day's Exports to Great Britain	——
Day's Exports to Continent	45,000
Futures at New York March.	12·21—1
Futures at New York May.	12·16—2

Advanced early on favorable cables and declined later owing to fears of large notices.

Spot Cotton at New York	12·40 unchgd.
Spot Cotton at New Orleans	12 11-16 plus ⅛
Previous price	12·40
Previous price	12 9-16
Tone of Spot Cotton :—Steady	
Futures at New Orleans March.	12·49—6
Futures at New Orleans May.	12·61—6
Fair Rio Coffee (No. 7 quality)	9½ unchgd.
Demand Bills	4·85⅛—⅛
Silver Commercial Bars	57½ unchgd
Linseed Calcutta; Dec.-Jan.; London value quiet	47½

LIVERPOOL COTTON.

(Reuter's Telegram.)

LIVERPOOL, Dec. 24.

	Bales.
Total Day's Sales at Liverpool	8,000
Total Day's Sales on Spec. & for Exp	500
Total Day's Sales of East Indian	——
Total Day's Imports	6,000

Tone of Liverpool Cotton Spot:—Fair Demand-Firm

Tone of Liverpool Cotton Futures:—Steady

Tone of Manchester Market:—Quiet with a limited enquiry

Mid. Americans		7·02plus11
Egyptian F.G.F.		9·85unchgd
New York 11 a.m. (As known in Liverpool at closing time).	March.	12.30 plus 3
	May.	12.26 „ 8
New York Official noon call	March.	12·31 „ 9
	May.	12·27 „ 9
New Orleans 10 a.m.	March	12.60 „ 5
	May.	12.72 „ 5

Liverpool markets closed untill Monday New Orleans and New York Markets closed until Friday

CLOSING PRICES.

D. J.	6.67 plus 4
J. F.	6.69 „ 5
F. M.	6.72 „ 6
M. A.	6.74 „ 6
A. M.	6.74 „ 7
M. J.	6.73 „ 6
J. J.	6.71 „ 7
J. A.	6.68 „ 7
A. S.	6.58 „ 7
S. O.	6.41 „ 8

LIVERPOOL WEEKLY COTTON REPORT.

LONDON, Dec. 24

	Bales.
Total Sales	24,000
East Indian Sales	——
Total Speculation	2,000
Total Export	——
East Indian Export	——
East Indian Stock	12,000
„ „ Forwarded	300
„ „ Actual Export	100
„ „ Imports	——
„ „ Speculation	——
American Afloat	260,000
East Indian Afloat	9,000
Total Afloat	327,000

SPECIE SHIPMENTS.

(Reuter's Telegram.)

LONDON Dec. 24.

	£.
Silver to Bombay	80,000
Gold Bar to Bombay	190,000
Gold Coin to Bombay	10,000

Indiac Council purchased £ 100,000 due from Australia 24th anuary.

MISCELLANEOUS MARKET REPORT.

WHEAT.

Choice White Karachi, per 492lbs. C.I.F. Dec.-Jan.; London value unchanged	37
F.A.Q. Red Karachi, per 492lbs. C.I.F. nominal dull.	
South American Rozario Santa Fe—62lbs. nominal.	
Barletta Russo—62½lbs. Jan.-Feb.; sellers duil unchanged.	33¾
South Australian Jan.-Feb.; sellers unchanged	35½
Victorian Jan.-Feb.; sellers unchanged	35½
New South Wales Jan.-Feb.; sellers unchanged	35½

SEEDS.

Rapeseed, Yellow Cawnpore 416lbs. 85 % ex-Ship March April May; Antwerp sellers unchanged	54¼
Rapeseed, Yellow Guzerat, 416lbs. ex-Ship March April May; Antwerp sellers unchanged	54½
Rapeseed, Brown, 416lbs. ex-Ship Dec. Jan.; Hamburg sellers quiet unchanged	48
Linseed Bombay per 416lbs. ex-Ship Jan.-Feb.; Dunkirk value quiet but steady unchanged	48¼
Linseed Argentine (La Plata) Jan.-Feb. Antwerp value quiet but steady unchgd.	44¼
Bombay Cottonseed Jan.-Feb.; Hull value quiet unchanged	6.11

METALS.

Standard Copper G.M.B.	£64¾plus½
Copper Braziers	£81¼plus 6
Yellow Metal unchanged	6⅞

FREIGHT.

Coals:—Cardiff to Bombay Canal value	11.½
Arrivals:—Sabine.	

SUGAR.

German granulated Sugar C. & F. India (Double bags) sellers Jan.-March; unchanged	12.3¾
Hungarian Crystals Sugar C. & F. India sellers Jan.-March; unchanged	11.7½
German Beet-root 88 % sellers Dec. unchanged	8.11
German Beet-root 88 % sellers May; unchanged	9.4
E.A.R. & Similar Crystals C. & F. India sellers Jan.-March; unchanged	13.1½
Mauritius Crystals C. & F. Calcutta January value unchanged	10.10½
Mauritius Crystals C. & F. Bombay January value unchanged	10.9
Java Sugar unchanged—Holiday Feeling on markets with practically nothing doing.	

RUBBER.

Para Rubber Dec.-Jan.; Buyers unchanged	3¼

HOMEWARD BOUND.

List of Passengers per s.s. "Persia" to London on 27th December 1913.

Mrs H A L Fisher, Mr. H V Ball, Mr P Wood, Mr M Riordan, Mr M Sahihuddin Haggi, Mr L C Black, Mrs Scott and Child, Mr. H W Griswell, Mr V Sen, Mr R L Ross, Mrs Williamson, Mr A G Moflin, Mr Robert Hill, Mr B S Konga, Mr J A Gunn, Mr. H C Crossle, Capt. F H M Chapman, Mr H A Smith, Mr J B Catlow, Major F B Hill, Mr. A R Edwards, Mr C R Blundstone, Mr Burney, Mr H E C Beaver, Mr. C G Endree, Miss Hare, Mr A Lucas, Mr H R Scott, Mr A James, Capt. A D Murray, Major R G Munn, Miss F E Mrs Edge, Mr Modak, Mr A E Lewis, Mr A Gordan Walker, Mrs E Green, Mr C W Keyser, Mr and Mrs M F Kline, Mr. Smith Sydney, Mrs Bokless, Mr J Catlow, Mr A W Webb, Mr E Binning, Mr C H West, Mr E C B Acworth, Mr J Bon, Mr J G Burn, Major B C Carter, Mr A Castillon, Mrs H A Cuffin, Dr Drake, Miss Joan, Mr F J Hull, Col. F Lee, Mrs A D Murray, child and nurse, Mrs A D Musgrave, Miss Parker Ada, Mr W A R Sealy, and Mr D S Shaw.

FINDING OF FOUR DEAD BODIES.

Dr. Numan, Deputy Corner, held an inquest at the morgue yesterday on the dead bodies of the four newly-born infants that were found on the streets in the locality of Kamatipura. A post-mortem examination was held by Dr. A. Powell. He said that he was of opinion that the twins died of natural causes, and the infant that was picked up in Central Street was in an advanced state of decomposition. His opinion was corroborated by the jury. With regard to the infant that was found in Surti Street, there were apparent signs of strangulation on the body and the jury recorded a verdict confirming the fact but were unable to say by whom and under what circumstances the child was strangled.

BOMBAY MARKETS.

(From our Correspondents.)

The Markets are closed for the Christmas Holidays.

COUNCIL BILLS.

At the Periodical Biddings on Tuesday last, for Rs. 80,00,000 the following allotments were made:—

9.50 lakhs Bills, at 1s. 4.1-16d.
70.50 lakhs T. T. at 1s. 4.3-32d.

tenders receiving in full. The total amount sold during the week ending on Tuesday last, including last week's sales was 88.50 lakhs.

For the next week the amount to be offered is 80 lakhs.

The mail which arrives here on the 26th December brings the following Council Bills:—

Calcutta	Rs. 2,20,000
Bombay	Rs. 10,000
Madras	Rs. 40,000
Total	Rs. 2,70,000

The mail which arrives here on the 2nd January brings the following Council Bills:—

Calcutta	Rs. 4,00,000
Bombay	Rs. 60,000
Madras	Rs. 3,00,000
Total	Rs. 7,60,000

The mail which arrives here on the 9th January brings the following Council Bills:—

Calcutta	Rs. 20,000
Bombay	Rs. 8,40,000
Madras	Rs. 1,10,000
Total	Rs. 9,70,000

BOMBAY CHAMBER OF COMMERCE WEEKLY COTTON STATISTICS.

Receipt of various growths of Cotton at Bombay to date compared with the corresponding periods of the previous Season:—

Description.	Rainfalls 5 days.	Total since 1st Sept. 1913.	Total same time last year.
	Bales.	Bales.	Bales.
Khandeish	16,386	123,598	57,651
Central India	6,754	21,570	995
Barsee and Nagar	8,877	37,372	16,281
Berar	13,263	97,811	63,979
Central Provinces	8,595	54,686	24,141
Total Oomrat	53,857	335,037	163,058
Dholleras	2,111	27,106	9,733
Broach	58	1,706	5
Compta and Dharwar	314	44,768	12,833
Westerns	262	15,541	25,029
Bengals (N.W. Provinces).	14,814	331,994	180,180
Bengals (Rajputana)	3,324	22,111	8,871
Sind	1,811	13,712	14,615
Persian	nil	134	675
American	nil	2,180	15,622
Egyptian	120	566	663
Other sorts	nil	251	507
Total	76,810	795,103	431,191

BOMBAY COTTON TRADE ASSOCIATION WEEKLY COTTON STATISTICS

	Bales.	Bales	Bales.
	1913	1912.	Differences.
Receipts from 19th to 23rd Dec.	76,810	59,184 plus	17,626
Receipts from 1st Sept. to 23rd Dec.	795,106	431,191 plus	363,915
Shipments for the week Europe	11,876	3,121 „	8,755
China Japan and Coast Ports	28,016	357 „	27,659
Total	39,892	3,478 plus.	36,414
Total Shipment from 1st Sept. 23rd Dec.	274,196	74,641 plus	199,555
Europe	7,452	1,014 „	6,438
China	7,452	1,014 „	6,438
Japan	176,652	55,478 „	121,174
Coast Ports	5,888	5,610 „	278
Total	464,188	136,743 plus	324,445
Afloat in harbour Europe	8,246	3,998 „	4,248
China Japan, and Coast Ports	8,800	15,822 „	7,022

Total exports from Bombay by G. I. P. Railway from 1st Sept. to 13 Dec. 5,254.

Total exports Bombay by B. B. & C. I Railway from 1st Sept. to 13 Dec. 2,942 bales.

COTTON.

Early in the week there was a very sharp decline in the American Markets and Liverpool, full particulars of which we have given in our daily reports. Before closing for the Cristmas holidays there was a moderate reaction, but on the week futures in the American markets are from 38 to 45 points lower. The Home Markets are now closed and Liverpool will not reopen until Monday, but American advices will be received to-morrow. Fluctuations are likely until the New Year opens, when it is probable the underlying strength of the Market will assert itself.

The Local Market has also fluctuated and at one time it looked as if nothing could save the decline. A reaction however set in unexpectedly, and rates are now about Rs. 11 to Rs. 12 higher than the bottom prices touched during the week. There has been a moderate business in contracts of most descriptions, and a fair demand for ready cotton. The Market is closed for the Christmas holidays and good Broach in the bazaar is quoted Rs. 294.

WHEAT AND SEEDS.

Wheat.—The Market is quiet with little or nothing doing owing to favourable crop reports from the interior. Recent rains have done much benefit to the standing crop, and holders are desirous of parting with their stocks. Local mills are buying only sparingly while exporters are doing nothing. The Market has been closed for the Christmas holidays, and prices for wheat and seeds generally, are nominal.

Quotations:—

Ready White Pessi (nominal)	Rs. 5-6-0 R. T.
Ready White Delhi nominal)	„ 5-5-0 „
Ready White Cawnpore (nominal)	„ 5-4-0 „
White Delhi May	„ 5-12-6 „

Linseed.—The Market continues steady to firm doing to a good demand by shippers for late shipment. Reports of the Argentina crop are not so satisfactory. In the present financial difficulty, genuine monied men consider it a safe investment to buy ready and sell May, at a difference of about 11 annas per cwt, and local operators are consequently speculating on the expectation of a further advance. D.O.'s against December are now almost completed.

Quotations:—

Ready	Rs. 7-14-0 B.T.
December	„ 8-8-0 R. T.
May	„ 9-3-0 „

Rapeseed.—The Market is quiet and easy with little doing in ready, and only a small business in new crop quotations:—

Brown Cawnpore ready	Rs. 7-12-0 B. T.
Yellow	Rs. 9-0-0 B. T.
Brown Delhi May	Rs. 9-0-3 R. T.

Poppyseed.—The Market seems nervous owing to the Government check on opium business. Stocks are very limited quotation:—

Ready	Rs. 10-12-0 B. T.

Teelseed.—The Market is steady with a fair demand for export. Quotation:—

Bold White 85 per cent.	Rs. 58-8-0
Bimbara	Rs. 59-8-0
Black Kutni	Rs. 48-8-0
Yellow Hinganghat.	Rs. 61-0-0

Groundnuts.—The Market is quiet but steady with a moderate business:—

Quotations:—

Bold	Rs. 48-8-0
Small	Rs. 47-8-0

Castorseed.—The Market is quiet but steady. Quotations:—

Ready	Rs. 34-8-0
Aril May	Rs. 34-8-0

Mowraseed.—We have nothing of importance to report and rates are unchanged.

ILLICIT POSSESSION OF COCAINE.

At the Mazagon Police Court yesterday before Mr. G. R. Khairaj, Excise Inspector Kurshedji Variawa charged Abdul Rehman, Doomarki, Mahomed Cassum and Mahomed Joosab with being in possession of cocaine without a license. The accused were arrested on suspicion at Kumbharwada when a packet of cocaine was found on each of them. They pleaded guilty and were sentenced, the first two to 7 days' rigorous imprisonment and the other two to pay fines of Rs. 5 and Rs. 10 respectively.

A BRAKESMAN'S MISADVENTURE.

Vithu Cheema, a breakesman on the G.I.P. Railway was found lying deed on the lines between Dadar and Parel Stations yesterday morning. It is surmised that he was walking along the lines in the dark when he must have been knocked down by a passing train.

OXYGEN

THE ESSENCE OF LIFE.

OXYPATHY

THE KEY TO PERFECT HEALTH

THE MODERN DRUGLESS METHOD FOR PREVENTING AND MASTERING ALL AILMENTS OF MAN, WOMAN, AND CHILD REGARDLESS OF KIND, CAUSE, SEVERITY, DURATION, OR FAILURES OF FORMER TREATMENTS.

The OXYPATHOR—the Dia-magnetic Oxygen Generator—is the modern druglese cure for illness and disease of almost any kind.

The OXYPATHOR cures disease (both acute and chronic) and keeps one well through self-administration of Nature's most valuable agent, OXYGEN—pure atmospheric OXYGEN.

OXYGEN deficiency is the reason for so much disease, suffering, and needless mortality.

OXYPATHY teaches you the art of curing yourself or any member of your family in the privacy of your own home, without drugs, medicines, or surgical operations. Apply it to your body's needs when sick or ailing and regain and maintain health—PERFECT HEALTH.

OXYPATHY is the link between nature and man. It fights Nature with Nature's most potent weapon—OXYGEN, and it must win in the end.

ANOTHER GRATEFUL LETTER

THE INSTITUTE OF OXYPATHY,
Calcutta.

Dear Sir,

I am very much glad to state that since the use of the Oxypathor all my ailments have disappeared and I am already improved in every way.

I have also cured two cases, one of which was very dangerous. A child of 6 months of age, temperature above 103 degrees, breathing most difficult, all remedies had been tried in vain. I used the Oxypathor Locally for one hour, and Constitutionally for two hours only; this 3 hours' treatment completely cured the child, and the parents were astonished and joyful.

The other case was fever with a high temperature. I used the Oxypathor at the beginning Constitutionally for two hours at night. The fever was gradually reduced, and in the morning the temperature was again normal. I am therefore firmly convinced of the efficiency of the Oxypathor.

(Sd.) SHANKAR SAVALA CHAPOLE,
Near Leley's House,
Shahupuri, Kolhapur, City.

October 30th, 1913.

Literature on the subject of Oxygen, Oxypathy, and the Drug Evil will be given or sent Post Free. Further information and personal consultation may be had, gratis, by calling at or addressing—

The Institute of Oxypathy,
33, Oxygen Laboratory,
Government Place, East Calcutta.

A FATAL FALL.

Genu Maruti, a Hindu lad aged fifteen, while wshing the walls of a mansion under construction for Mr. R. J. Tata on Waudby Road missed his footing from the scaffolding and fell a height of fifteen feet. He sustained severe injuries. He was immediately removed to the G. T. Hospital where he died.

LONAVLA PARSI HIGH SCHOOL.

The Annual Concert of the above School will take place in the School Hall to-day at 5 p.m. Sir Dinsha D. Davar will preside.

ST. JOSEPH'S FOUNDLING HOME.

LAYING OF THE FOUNDATION STONE.

The Sister Superior of the St. Joseph's Foundling Home, Mazagon, cordially invites the friends, well-washers and benefactors of the above home for the laying of the Foundation stone of the new St. Joseph's Foundling Home, at Reynold's Road, Agripada on Sunday the 28th inst. at 5 p.m. (S.T.) The ceremony will be performed by His Grace the Most Revd. H. Jurgens, S. J. Archbishop of Bombay.

BAND AT VICTORIA GARDENS.

By kind permission of Lieut. Colonel F. A. Smith and officers the band of the 2nd Q. V. O. Rajput Light Infantry will play the following programme of music at the Victoria Gardens under the direction of Mr. A. W. Malfiggiani Bandmaster to-day commencing at 5-30 p.m. Standard time.

March—There are nice Girls everywhere	Hume.
Overture—Tancredi	Rossini.
Valse—Benautiful Danube	Straus.
Selection—The Merry Widow	Jehar.
Serenade—Cornet Solo	Schubert.
Dances—Three Irish Dances	Ansell.
Fantasia—Denmark and Russia	Kuhner.
Galop—Flick and Flock	Hertel.

BAND AT ESPLANADE.

By kind permission of Col. W. R. Marshall and Officers, the band of the Sherwood Foresters under the direction of Mr. A. H. Dewsall will play a programme of music at the Esplanade Bandstand to-day commencing at 5-45 p.m. (S.T.)

March—Military Mary Ann (From Hullo, Ragtime)	Hirsch.
Selection—Haddon Hall	Sullivan.
Valse—Columbine	Gardener.
Overture—Thalia	Gilbert.
Selection—Faust	Gounod.
Piccolo Solo—The Wren	Demare.
(a) Air-de-Ballet—Lancelot	Adams.
(b) Excerpt (from) Siute—Venezia The Gondolieri	Nevin.
Selection—The Marriage Market	Jacobi.

Flooring Tiles, Marble Merchants and Contractors.

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TO H. M. THE KING

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OF
THE GENERAL PUBLIC

BEGG'S WHISKY

Whisky experts declare that the whisky is known by its age. Begg's whisky is bottled in three different qualities. Choose the one which best suits your palate and your purse. But never forget to shout, "Begg's whisky, please."

Begg's whisky is thoroughly matured and its absolute purity is guaranteed.

Established 1848, still going foremost and first.

WHITE CAPSULE (8 years old) Rs. 2-12-0

BLUE CAPSULE (12 years old) Rs. 3-0-0

GOLD CAPSULE (20 years old) "Special Reserve" Rs. 4-4-0

Supplied to Hotels, Clubs and Messes all throughout India.

Uniform Quality maintained all over the World.

Purchasers of Begg's Whisky will be given a decanter free of cost (full of whisky) on their presenting to the undersigned 24 coupons of either White or Blue Capsule Bottles, or 12 coupons of the Gold Capsule Bottles respectively.

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HENNESSY'S
"One Star"
"Two Star"
"Three Star"
"XO" Liqueur.

Stocked by all Dealers.

CHRISTMAS TRAGEDY.

PANIC AT CHRISTMAS TREE CELEBRATION IN U. S.

MAD RUSH DUE TO FALSE ALARM OF FIRE.

EIGHTY CHILDREN TRAMPLED TO DEATH.

(Reuter's Telegram.)

CALUMET (Michigan), Dec. 25.

Eighty persons, mostly children, have been killed owing to the panic arising out of a false alarm of fire during a Christmas tree celebration which was being held in aid of copper miners out on strike. The victims were trampled to death in the corridor during a mad rush to escape from the building.

LATER.

The children had finished their recitations and songs and were crowding towards the stage to receive presents when a bearded man thrust his head in at the door and yelled "Fire!" Immediately panic reigned and men, women and children rushed to the exits. The weaker were thrown to the floor and those behind climbed over their prostrate bodies. The stairway was so completely blocked that egress or ingress for rescuers was impossible. When the panic subsided the stairway was completely choked, the dead extending from the steps to the ceiling. The dead included 37 girls, 19 boys, 13 women and five men. Other bodies were carried away before their sex or age was ascertained. Pitiful scenes followed the catastrophe, women and men rushing hither and thither calling in various foreign tongues the names of missing children. The originator of the panic escaped.

FINEST CHRISTMAS FOR YEARS.

GAY SCENES IN LONDON RESTAURANTS.

(Reuter's Telegram.)

LONDON, Dec. 26.

Yesterday was the finest and coldest Christmas for years. The weather was bright and dry and there was hard frost in the early morning. Snowstorms occurred in the north of England and in Scotland. Railways were over-crowded from the rush to the coast and the Continent, especially Switzerland.

Their Majesties spent a quiet Christmas day at Sandringham. Big business was done in the Oversea greetings by cable.

The Churches in London were crowded in the morning, but in the evening the streets were deserted and only very few motorbuses and taxi-cabs were running. There were, however, gay scenes at dinner time in hotels and restaurants in most of which special entertainments were provided and seats were at premium.

DUTCH RAILWAY DISASTER.

PRIME MINISTER'S SON AMONG VICTIMS.

(Reuter's Telegram.)

AMSTERDAM, Dec. 26.

Five were killed and twelve injured through the derailment of a train near Groningen to-day. The son of the Prime Minister was killed.

BRITISH STEAMER ASHORE ON AFRICAN COAST.

HOSTILE MOORS FIRE ON VESSEL.

(Reuter's Telegram.)

GIBRALTAR, Dec. 26.

The British steamer Ludgate is ashore on the African coast opposite Tarifa. The Moors have fired on the vessel wounding a seaman.

The cruiser Roxburgh and the Spanish battleship Pelayo are steaming to her assistance.

Salvage operations are suspended owing to hostilities with the Moors. The salvage steamer Rescue has gone to the wreck with the British naval picket and two Gatling guns.

COAL CARGO JETTISONED.

GIBRALTAR, Dec. 26.

Two British and two Spanish warships have arrived on the scene of the wreck of the Ludgate. The Moors are now quiet. The cargo of coal is being jettisoned.

RUSSIA IN NORTH PERSIA.

REPORTED WITHDRAWAL OF TROOPS.

INCREASE IN PERSIAN COSSACK BRIGADE.

(Reuter's Telegram.)

TEHERAN, Dec. 26.

It is understood that Russia intends shortly to withdraw a considerable number of troops from North Persia as Persia has agreed to increase the Persian cossack brigade at Tabriz from six hundred to twelve hundred, with four Russian officers and eight Russian non-commissioned officers.

REFORMS IN ASIA MINOR.

TURKISH OFFICIAL'S OPTIMISM.

(Reuter's Telegram.)

CONSTANTINOPLE, Dec. 26.

Russian and German Ambassadors jointly called upon the Grand Vizier, yesterday, to enquire regarding the progress of reforms in Asia Minor.

The Turkish official circles are optimistic and hope that the matter will reach a satisfactory settlement in a few days. It is believed that the difficulty will be surmounted by the Porte appointing two European Inspectors-General for six Eastern vilayets, thus obviating the possibility of conflicts which might result from the appointment of a single European adviser with the Ottoman Inspectors.

CONTINUITY OF FRENCH FOREIGN POLICY.

EASTERN INTERESTS AND OUTLAY OF CAPITAL.

(Reuter's Telegram.)

PARIS, Dec. 26.

In a statement before the Foreign Committee of the Chamber, yesterday, M. Doumergue dwelt on the importance of continuity in foreign policy. He affirmed the Government's resolve to pursue the line of action of its predecessors in co-operating with Britain and Russia. He gave details of the Agreement which has just been concluded between France and Turkey assuring the security of French interests in the East, and recounted the measures taken to develop French culture in Syria. He mentioned that French contractors had obtained promise for the building of important railways in Anatolia, Armenia, and Syria, over 2,400 kilometres long; also for the construction and exploitation of ports at Jaffa, Caiffa and Tripoli, in Syria, and Meraclea and Inboli on Black Sea. He pointed out that the French capital invested in Turkey amounted to three thousand million francs, hence the French Government could not remain indifferent to the detachment of several important provinces from the Empire.

PORTSMOUTH FIRE VICTIMS.

IMPOSING FUNERAL OF SIGNALMAN.

(Reuter's Telegram.)

LONDON, Dec. 26.

There were remarkable scenes at Portsmouth to-day at a funeral of two signalmen of the Semaphore station, who lost their lives in the fire on the 20th instant. It is believed that one lost his life trying to save the most important signal books in his charge.

The first part of the service was held in Dockyard Church, after which an imposing procession went past the gutted buildings to the cemetery. A number of high officers together with crowds of sailors, workmen, etc.. watched the funeral.

CITY OF YORK.

TEMPORARILY AGROUND AT MARSEILLES.

(Reuter's Telegram.)

MARSEILLES, Dec. 26.

The City of York, while leaving port, grounded on the new jetty foundations after dropping the pilot. She was refloated and proceeded to London, having sustained no serious damage.

NAPLES FIREWORKS EXPLOSION

EIGHT DEATHS.

(Reuter's Telegram.)

LONDON, Dec. 24.

Eight persons were killed and five injured through an explosion of fireworks in a factory at Torrea Annunziata, Naples.

ROME, Dec. 26.

Fourteen persons were killed and five injured in the explosion of fireworks at Toired Annunziata.

S. A. ENQUIRY.

DEMAND FOR EXTRA MEMBERS.

GENERAL SMUTS'S NON-COMPLIANCE.

"UNWARRANTABLE REFLECTIONS."

INDIANS EXASPERATED

MR. GANDHI FEARS VIOLENCE TO LEADERS.

(Reuter's Telegram.)

PRETORIA, Dec. 24.

Replying to a letter of the Indian leaders to Government recapitulating their demands. General Smuts said he was unable to accept the conditions under which Mr. Gandhi and his colleagues proposed to give evidence before the Commission and suspend passive resistance, pending the Commission's finding, particularly the condition involving the appointment of additional members of the Commission in the interests of the Indian community.

The Commission was intended to have an impartial and judicial character, and in constituting it Government consulted neither the Indian community, the coal-owners nor the sugar planters in Natal, nor could Government for a moment follow the course proposed which would give colour to unwarranted reflections upon two of the members of the Commission.

The course proposed by the letter in the event of the Government's non-compliance was deeply regretted, not least in the interests of the Indian community, which could not but be profoundly affected by the lawless character of the leaders' procedure, the gratuitous infliction of grave sufferings on innocent people, both whites and Indians, and the consequent exasperation of public opinion throughout the Union.

DURBAN, Dec. 25.

Mr. Gandhi and others telegraphed yesterday to Lord Ampthill declaring that the people are so indignant that if an attempt is made to advise acceptance of the present commission they will kill their leaders. "Unless there is very prompt agitation in England to support our demands," says the telegram, "Government is not likely to accede to them."

DURBAN, Dec. 24.

Government has rejected Mr. Gandhi's demands for the addition of representatives of Indian interests on the Natal Commission, and for the release of all imprisoned passive resisters.

LONDON, Dec. 26.

In an interview with Reuter's representative regarding General Smuts' reply to the letter of the Indian leaders. Mr. Gandhi said he had privately communicated with the Government and thought that a way out of the deadlock was possible. The Government could, without loss of prestige, respond to the prayer of the Indians for the representation of their interests on the Commission, and he would leave no stone unturned to prevent the renewal of passive resistance. He asserted his loyalty to Imperial and Union Governments. He was deeply pained to learn that employers on the coast, for some of whom he entertained a high regard, had suffered losses.

It is understood that Mr. Gandhi has asked General Smuts for an interview. It is alleged that there are signs that the movement is weakening among the rank and file.

PERSONNEL OF COMMISSION.

LORD SYDENHAM'S VIEWS AND ADVICE.

(Reuter's Telegram.)

LONDON, Dec. 26.

Lord Sydenham writing to "The Times" says, that he can well understand that the proposed composition of the commission to settle the dispute in South African may not be regarded as satisfactory from an Indian point of view, but that the commission has primarily to ascertain the truth by taking evidence, and that there is no reason to suppose that it will fail in this plain duty.

He earnestly hopes that the leaders of Indians in South Africa and their advisers in India will reconsider their attitude. It would be most unfortunate, Lord Sydenham points out, if the strong sympathy aroused in England and South Africa, which might count for much when the present passions are calmed down, were to be alienated by a tactical mistake.

SIR L. PHILLIPS CONVALESCENT.

(Reuter's Telegram.)

JOHANNESBURG, Dec. 26.

Sir Lionel Phillips is out of danger and his improvement is expected to be progressive. He is gaining strength and is taking nourishment well.

VICEROY IN CALCUTTA.

REPLY TO INDIAN ADDRESSES.

NEED TO ACCEPT NATAL COMMISSION.

(Associated Press.)

CALCUTTA, Dec. 26.

The following is H. E. the Viceroy's reply to the address from various Indian Associations in Calcutta:—

Your address bears witness that you have come here to-day not to urge upon my attention any grievances, not to press upon me any request and not to ask from me any promise, but just to welcome Lady Hardinge and me to Calcutta, to say you are pleased to see us, to congratulate me upon my providential escape last year and my restoration to health, and to thank me for the attitude I have adopted towards the aspirations and interests of the great country over whose destinies the King Emperor has sent me to rule, nor again have you come as representing any particular section of the Indian community of Bengal and Calcutta but I think I may claim with justice that your various associations represent all sections. Such a welcome as this is one which any man might well be proud to receive and I can only thank you from the bottom of my heart for thus uniting to give us so friendly a reception and for the kind and appreciative language in which you have couched your address. I have still nearly two years before me before my course in India is run and in that period if the future may be judged by the present or the past, I have many toilsome days before me, many difficulties to overcome and troublesome problems to solve.

RECOGNITION OF ENQUIRY COMMISSION.

As you know, there is at present one upon which we all feel deeply but for which I am still hopeful that an equitable solution may be found, and I feel that I ought to take this opportunity of saying what great importance I attach to the recognition by the leaders of the Indians in South Africa of the Commission appointed by the Government of the Union. The fact that a public and a judicial enquiry will be held by a commission, of whom the President is a Judge of appeal and universally esteemeed and respected, to investigate the allegations that have been made to enquire into their causes and to make recommendations, presents an opportunity that the Indians have not had before to submit to the verdict of the world the justice of their grievances. I cannot urge too strongly upon the leaders the urgency of accepting the Commission and of setting to work at once to prepare their case for submission to it.

GOVERNMENT OF INDIA'S REPRESENTATIVE.

The Government of India feel such deep interest in the result of this Commission, that we have appointed a distinguished official, Sir Benjamin Robertson, whom I think many of you know to be present before the Commission as the representative of the Government of India. This is one of those anxious problems to which I have just referred. But all these difficulties and problems mean a just and right adjudication between conflicting interests, in the decision of which in the very nature of things satisfaction cannot be given to all But as in the past, so in the future it will be my constant endeavour to bring to my task a spirit of fairness and just dealing with a true sense of duty and responsibility and if when I can feel that your sentiments continue to be such as those you have expressed to-day, I shall indeed be a happy man. I thank you very much warmly for your cordial words of welcome to Lady Hardinge and myself. I readily assure you that I shall always take the deepest interest in your Presidency and in this city where I have spent so many happy days and I shall not fail to communicate to His Most Gracious Majesty the King Emperor your expression of loyalty and devotion to his Throne.

THE TEMPERANCE QUESTION.

I thank you Dr. Sarvadhikary and you my Lord Bishop very cordially for the very kind and friendly reference to myself and my administration contained in your speeches introducing the deputation, and I can assure you gentlemen, that it gives me no little pleasure to receive your deputation to day. I need hardly tell you, that the object which you have at heart is one which has my cordial sympathy and approval, and I should like at once to assure you, that the Government of India, the Local Governments and administrations and their officials are unanimous with you in desiring to promote the cause of temperance in this country by all means within their powers.

Your memorial, gentlemen, appears to me to cover very much the same ground as a similar representation recently made to the Secretary of State by a deputation that waited upon him in July last year. The Government of India have taken the occasion to review the results of our excise policy since the changes introduced after consideration of the report of the Excise Committee which was appointed in 1905. The Local Governments and administrations have been consulted upon the main questions raised in the memorial presented to the Secretary of State and the Government of India will shortly be addressing the Secretary of State on the whole subject. Your deputation, therefore, has waited on me at a specially opportune moment.

INCREASE IN REVENUE AND CONSUMPTION.

You call attention in the first place to the increase in revenue from excise duties and the increase in consumption of liquor and drugs which have taken place since 1905. I have carefully studied the portion of your memorial in which you deal with this aspect of the case and I am sure you will not attribute to me any desire to minimise the possible dangers of the present situation, if I suggest that you appear to attach an excessive importance to an increase in revenue as an indication of increase in consumption. There are many factors which make fluctuations in revenue a misleading measure of fluctuations in consumption. I desire to invite your close attention to certain statistical tables which have been specially drawn up in this connection, copies of which are available for the use of the members of the deputation. An examination of these statistics shows, that during the last seven years, that is in the period that has elapsed since the revision of our excise arrangements which followed the report of the Excise Committee of 1905-06 while the revenue per proof gallon or seer from country spirits, from opium, and from hemp drugs, has increased by 25:26 and 46 per cent. respectively, the consumption of these articles per hundred of the population has in the case of country spirits increased by only 5 per cent., surely a comparatively insignificant figure. The consumption has remained stationary in the case of opium and in the case of hemp drugs it has decreased by more than 8 per cent. Again if we take the case of foreign liquors, while the total receipts from Customs duty have increased by over 29 per cent., the total imports have fallen off by about 6 per cent. It is true that during this period the recorded consumption of country spirits shows an increase of nearly 41 per cent., but I desire to draw attention to the fact that this increase is largely misleading since the recorded consumption increases with every increase in the substitution of our central distillery system, under which no record of consumption can be maintained.

INCREASED CONSUMPTION NOT ALARMING.

During the last seven years this process of substitution has occurred in very large areas. You are doubtless aware also that the suppression of illicit manufacture, due to greater vigilance and more efficient control, necessarily leads to an increase in the total recorded consumption. I am inclined to think, therefore, that the general position we have attained in connection with consumption of intoxicants in India is scarcely so alarming as your memorial would appear to suggest. At the same time the matter undoubtedly merits the close attention of the Government with a view to measures being taken to prevent any undue expansion of consumption. Our chief means for the attainment of this end has been a steady and judicious raising of the duties on all classes of intoxicants accompanied by a reduction in the facilities for obtaining them. The duties have been substantially increased during the last seven years and to this fact must for the most part be attributed to the great rise in the excise revenue which you deplore. In fact the rise of revenue is the effect of increased duties rather than the result of consumption. Large reductions have at the same time been made in the number of shops licensed to sell intoxicants and as the satistical tables will show you the net number of shops abolished during the last seven years reaches the striking total of 11,500. These reductions have naturally caused an increase in the sales of shops, a fact to which you draw attention though I am unable to discover that the increase is an any case as large as you suggest, but you will remember, that an important result of these reductions is necessarily, that besides offering less inducement to intemperance there is less competition between the shops, less tendency to force down prices in order to undersell rivals. Fuller scope for the operation of high duties and fees as items in the cost of production, all of which lead to a general rice in the retail prices and a corresponding discouragement of consumption. The Local Government are in fact constantly using their powers to increase the duties on intoxicants and to reduce the facilities for their sale.

MAXIMUM TAXATION: MINIMUM CONSUMPTION.

It may indeed fairly be claimed that the settled policy of the Government of India of securing maximum taxation with a minimum of consumption has been steadily kept in view. At the same time we cannot afford to forget that in India there is a particular limit to the amount by which the duties can be increased owing to the difficulty of preventing illicit manufacture and smuggling. It would be easy to do lip service to the cause of temperance by recklessly raising the duties and thus diminishing the recorded consumption but it would be impossible in many areas to prevent the almost certain consequence of a more than corresponding increase in illicit consumption which would be a far more serious evil in its effect on the health and morals of the people. The main requests affecting our excise administration which are contained in your statement are, that the licensing functions of the administrations should be separated from the revenue functions, that the powers and the functions entrusted to the local advisory committees should be reconsidered, and that the fixed free system or some similar system of licensing should be substituted for the action system of licenses. I entirely approeciate the spirit in which these suggestions have been put forward and you need have no apprehension that I should misunderstand your action in stating your views to me with complete frankness. One of my motives in having your deputation was that you should be enabled to do so. At the same time I cannot accept the assumption underlying the first of your proposals, namely, that the desire to secure large revenue is a paramount motive in the mind of revenue officers when dealing with questions of excise. Your contention is, that such a result must follow as an inevitable consequence of combination of the dual functions in one officer. I think you overlook the high ideals which have always animated the officers of Government in their care for the true interests of the people entrusted to their charge.

The remainder of His Excellency's speech has been unavoidably held over.

COLLISION OF STEAMERS.

(Reuter's Telegram.)

PORT SAID, Dec. 26.

The Dutch steamer Samarina, Batavia for Rotterdam, and the British steamer Matheran, Liverpool for Calcutta, collided in the channel last night. Both were damaged.

INDIAN UNREST.

NEED FOR "A CONSTRUCTIVE AND SYMPATHETIC POLICY."

"WESTMINSTER GAZETTE'S" VIEWS.

(Reuter's Telegram.)

LONDON, Dec. 24.

The "Westminster Gazette" devotes a leader to comment on "The Times" articles on the Indian situation.

The journal says: "We shall be very easily satisfied if we permit ourselves to be assured that the state of unrest is all the fault of a handful of agitators, and that all will be well if we instruct the Government of India to administer strong doses of press laws and other specifics suited to a turbulent and ungrateful people.

There are many men in the Government of India including some of the most experienced administrators and most careful students of Indian character who see that the conditions in India are changing rapidly, and deplore the estrangement from Government of literate Indians, and believe that it can and must be cured by a constructive and sympathetic policy. Many literates, who are after all, our own products, are men of great intellectual ability and genuine patriotism. If the new wine of Western culture has gone to the head of some of them, that is no peculiarity of India.

In view of the rapid changes in India, there can be no safety for any Government which is not flexible, youthful and hopeful. The task is immensely complicated but of fascinating interest. We must not expect dumb admiration and acquiescence from active and intelligent men, to whom our rule is alien. We must make it as little alien as possible, and break down the racial estrangement which is a more fruitful cause of unrest than all the other causes put together."

"A CONSTITUTION OF PEACE."

PRESIDENT WILSON ON CURRENCY BILL.

(Reuter's Telegram.)

WASHINGTON, Dec. 24.

The signing of the Currency Bill by President Wilson was received with enthusiastic applause.

The President said that the constructive measures of the Democrats would show that they knew how to serve the country. The tariff was a great piece of preparation for the achievements of American commerce and industry which were certain to follow the Currency Bill. It would furnish the machinery for free, elastic and uncontrolled credits for the first time for fifty years. He emphasised that business men were realising the necessity for readjustments of the nation's business. They were instituting what was characterised as a constitution of peace.

ANGLO-JAPANESE ALLIANCE.

"CONTINUALLY GROWING FIRMER."

(Reuter's Telegram.)

TOKIO, Dec. 26.

In course of his speech at the opening of the Diet, the Emperor said, that the alliance with Great Britain was continually growing firmer.

MEXICO AND JAPAN.

BRILLIANT WELCOME FOR HUERTA'S ENVOY.

(Reuter's Telegram.)

TOKIO, Dec. 24.

Senor Dellabarra, the special envoy of President Huerta to thank Japan for participating in the Mexican centenary, is having an enthusiastic welcome in Tokio.

He has agreed to accept, at a public reception, two swords of honour from the Japanese people. There was a mass meeting and a lantern procession in his honour on Friday.

The demonstration undoubtedly possesses a political character. There has been considerable anti-American feeling in Japan lately.

MEXICAN CIVIL WAR.

A REBEL VICTORY.

(Reuter's Telegram.)

JUAREZ, Dec. 25.

The Rebels have recaptured Torreon after heavy fighting in which twelve thousand men were engaged. Many were killed.

TAMPICO ATTACK ABANDONED.

BROWNSVILLE (Texas), Dec. 26.

It is officially announced at the rebel headquarters at Matamoros that the attack against Tampico has been abandoned. The rebels, who have been operating in the oil regions near Monterey, will invest the town after February 1st.

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PUBLIC ENGAGEMENTS.

◆

TO-DAY.

Meeting of the Indian National Congress at Karachi.

MONDAY, December 29.

Moslem League Meeting, at Agra.

Jost's Fans Supply and Engineering Company, Extraordinary General Meeting, Morarbhai Building, Apollo Street, 6.

TUESDAY, December 30.

Moslem League Meeting, at Agra.

Domestic Occurrences.

◆

BIRTHS.

BROCK.—At Fyzabad, 10th Dec., the wife of G. Selby Brock, I.M.S., of a daughter.

PEREIRA.—At Bombay on 19th Dec., 1913, to Mr. and Mrs. Theo. Pereira, a daughter. (Madras papers please copy.)

BURROWS.—Dec. 24th at 16 Cuffe Parade, Colaba, the wife of W. J. Burrows, of a son.

MARRIAGE.

RACKSTRAW—KELLY.—At Holy Trinity Church, Murree, on 10th Dec., by the Rev. H. W. F. Fagan, Robert Frank Rackstraw, Punjab Irrigation, to Catherine Bessie, only daughter of Captain P. Kelly, M.W.S., retired List, and Mrs. Kelly, Fairlie, Murree.

DEATHS.

DeCRUZ.—At Bareilly, 10th Dec., Thomas Manuel DeCruz (late P. W. I. of the R. and K. Ry.), aged 59 years.

MOOS—On the 25th December, at 7-30 p.m., Bai Manecbai Dadabhai Moos, wife of Mr. Dadabhai Nanabhai Moos or Dubash, and daughter of the late Mr. Hormasji Juttonji Moos, at Solakoti Building, Grant Road, of acute dysentery.

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THE BOMBAY CHRONICLE.

Saturday, Dec. 27, 1913.

THE NATIONAL CONGRESS.

◆

The twenty-eighth Indian National Congress which opened at Karachi yesterday is not likely to take a lesser place than any of its predecessors in the records of the modern political history of this country. The Congress meets at a time when there is before the Indian public at least one question of throbbing vital importance, and at an epoch when it has many achievements in the past to look back upon and yet many tasks to accomplish in the future. It was not inappropriate that Nawab Syed Mahomed in his presidential address should have commenced by emphasising that the country has the Congress largely,—almost entirely one might say,—to thank for the important reforms that have been carried out in the Government and administration of the country during the past few years. For nearly thirty years the Congress has been the only organisation by which the voice of Indian public opinion could be focussed on the attention of Government. The endeavour to ignore its representative character through a succession of administrations from Lord Dufferin to Lord Curzon led to a situation of an alarming character, which, as the President said in his speech yesterday, was only saved by the statesman-like grasp of the problems affecting the country displayed by Lord Morley and the Earl of Minto, who quickly realised that some attempt to satisfy the demands which the Congress had been making for so many years was the only way in which the country could be saved from settling down into a state of permanent discontent and unrest. That the Morley-Minto reforms have justified themselves, so far as they went, few would be prepared now to deny. Even those who held aloof from the Congress, which worked to achieve these results, have been among the first to appreciate and partake of the harvest for which they did not labour, while the chief criticism that we hear against the Congress nowadays is that the partial fruition of its labours, as represented by the Reformed Councils, has removed the cause for its existence. But while, as the President said, the Councils have gone some way in affording representation to the wants and requirements of the people, they have not yet gone a tithe of the distance that has yet to be traversed, and neither their constitution nor their mode of procedure enables them to formulate the united demands of the educated community in India, who claim, and justly claim, to represent the best interests of the people at large, in the way that can be done by an organised political body constituted and conducted on a democratic basis like the National Congress. So far from the need for its annual deliberations having ceased to exist, the fact that the first really important step taken by the ruling power in associating the people of India with the administration of their own country on a representative basis is so largely due to the work of the Congress in the past, that it makes a continuance of that work in the future essential in order that it may point the way and urge the Government towards further progress in the development of representative Government in this country. The Councils exist for the purpose of enabling the people to be heard in the consideration of Government policy, administrative affairs and the preparation of legislation. They are still lacking in much of the machinery, the constitution and freedom which could give them the claim properly to represent and satisfy popular demands, and until they have been developed to such an extent as to acquire such a fully representative character, and perhaps even after then, the need for an organisation through which the political voice of India as a whole can make itself heard will remain.

We have dwelt on this question of the still urgent need for the existence of the Congress at some length in view of the efforts so persistently made to belittle its importance and to represent that its days of utility,—by people who have for years denied its utility,—are over; and we do not propose to-day to discuss in detail the many questions dealt with by the President in his comprehensive speech. Most of them deserve and will receive separate examination. Next to the question of the treatment of Indians in South Africa, Nawab Syed Mahomed gave the most important place in his speech to the matter of the reconstruction of the Council of the Secretary of State for India. Lord Crewe has recently announced the intention of the Government to carry out certain changes in the India Office and has foreshadowed a scheme by which each department of the India Office will be allotted to the special care of a member of the India Council. If this is done it is essential, before it is done, to secure that the Council shall possess a more representative character and be in closer touch with representative public opinion in India than is the case at present. As Nawab Syed Mahomed pointed out, it was originally intended by the framers of the Act of 1858 that the constitution of the Secretary of State's Council should be in some way elective, in order that it might be a means of ascertaining the needs and requirements of the territories for whose administration the Secretary of State is responsible. That this was not done, however, was due to the want of any means by which the elective principle could be put into use. The Council has become consequently almost a purely official body, in which the bureaucratic element is predominant, and, so far from representing popular needs and wishes, it has acted as a barrier to them. It cannot be urged now that machinery for the introduction of the elective element no longer exists. It lies ready to hand in the elected non-official members of the Provincial Councils who already elect their representatives to the Imperial Council. Nawab Syed Mahomed's demand that a proportion of not less than one-third of the members of the Secretary of State's Council should consist of Indians elected by the non-official members of the Legislative Councils in India is reasonable and moderate. Such a reform could bring the Secretary of State into a closer relation with "the needs and requirements of the territories for the administration of which he is responsible to Parliament" and thus fulfil the intentions of the statesmen who framed the first machinery of Government by the Crown in India. Lord Crewe has asked for suggestions in regard to the changes he proposes; let us hope, he will not refuse to listen to one which will enable him after many years to provide the Secretary of State with the sort of advisers which Parliament first intended him to have.

INDIAN INDUSTRIES.

◆

To those who have closely followed the events of the past few years in India no sign is more hopeful of greater possibilities for the future development of the country or gives a surer indication of her ultimate destiny than the present industrial revival. The development of industries is an economic problem which has to be solved by the Indians themselves and the meeting of the Industrial Conference at Karachi on Thursday is evidence of a genuine desire on the part of educated Indians to solve it. At first it was but natural that the professions and the Government services should have proved more attractive to them, but in the very nature of things these could afford scope only to the activities or ambitions of a limited number. Not only, therefore, have fresh fields now to be sought, but Indians have fully realised that the country still offers vast natural resources in the exploitation and utilisation of which, aided by trained business habits and sound business instincts, the Indians themselves can take an important part, thus materially increasing the country's wealth. That the problem is being viewed in all its bearings, and that the great difficulties attending it are being seriously considered and attempted to be met are evident from the substance of the speeches at the Conference day before yesterday. We would specially invite attention to the admirable address of the President, the Hon. Mr. Lalubhai Samaldas, who gave a lucid and comprehensive survey of the industrial situation in India and pointed out the directions in which success might be expected. Mr. Samaldas dealt fully with the features of the banking crisis and with the various points of law arising therefrom which are now receiving the attention of Government. But, as he rightly pointed out, if all the necessary legislation were carried out, the millenium in banking would not be reached, for "there are no panaceas to replace prudent management," and what was required was not merely the training of men as Directors and managers, but educating the general investing public as to their rights and responsibilities. The recent failures and disclosures, therefore, need not cause undue despondency, if they are faced in a frank and courageous manner and regarded as the price that India, as a young industrial country, must pay for her experience, bitter though it might be for the present, for the same mistakes have been made in other countries and are in no sense due to national or racial disqualifications. Mr. Samaldas paid a high tribute to the work of the Agricultural Departments and the increasing co-operation between the departments and public men interested in agriculture in the work of educating the cultivator by adopting various methods such as the establishment of demonstration farms, the holding of exhibitions, the starting of agricultural associations, and, above all, the extension of the co-operative credit movement, the success of which, as we have frequently mentioned, has been most gratifying. Mr. Samaldas laid emphasis on the possibilities of the sugar industry in India, speaking hopefully of the experiments now being carried out in various parts of the country to improve the quality of the indigenous cane by selection as well as the introduction of suitable exotic varieties. He referred briefly to the cotton and jute industries, and, as regards the former, he took care to show that so long as Indians have to depend for plant and machinery on foreign countries, so long as they are behind these countries in knowledge of technological chemistry, and so long as they are not able to produce cotton equal in quality to American or Egyptian cotton, they would find it difficult to compete on fair terms with Manchester or other centres of weaving industries. In this connection the President did not fail to criticise the continuance of the cotton excise duties imposed on India under pressure from Manchester, an impost the flagrant injustice of which has been the theme of constant discussion for years. Mr. Samaldas touched upon the future of the iron and steel industry, which owes its start to the genius of the great Parsee captain of industry, the late Mr. J. N. Tata; of the manganese industry, and of new industries such as the manufacture of cotton-seed oil, of cement, and of hand-made paper, which have all made very fair progress during this year. Finally, Mr. Samaldas drew the attention of his hearers to the necessity of technological institutes and commercial colleges in convenient centres where young men could receive a preliminary training before going to foreign countries for further study; and of the proposed Commercial Congress, in reference to which he suggested the appointment of a Committee to consider the proposal in consultation with the Indian Merchants' Chamber and Bureau. Mr. Lalubhai Samaldas is to be congratulated on the substance and tone of his address, which was clear, concise and helpful. We realise as well as he does the thousand and one difficulties that confront pioneers in industries, but, equally with him, we hope these difficulties will be overcome with the advent of trained intellects into business and the formation of an effective industrial organisation.

DAY BY DAY.

◆

The Troopship Plassy.

The troopship Plassy left Southampton on the 11th December, bound for Bombay with reinforcing drafts to the number of 1,300 of all ranks on board. The Plassy is expected to arrive at Bombay on the second day of the New Year, and after lying here for a week, she will leave Bombay on the 9th January, with details on board and should arrive at Southampton again on the 30th January.

The East Indies Squadron.

The Admiralty has issued orders for the two sloops, Alert, Commander Arthur E. Wood, and the Odin, Commander William Mellor, East Indies Squadron, to be recommissioned at Muscat for further service in East Indian waters. Both these sloops were recommissioned at Hanjam Island on the 27th February, 1912. The cruiser Sirius, which recently returned home from Newfoundland, is, we learn, to be overhauled to carry out the new crews for the Alert and Odin. She is to be ready for commission on the 24th January, and will start for Muscat three days later, arriving there about the 20th February.

Naval Guns on Maidan.

"All work and no play makes Jack a dull boy" is a well-known adage which has been taken into consideration during the Christmas Season. The recent arrival of H. M. S. Swiftsure and the presence in Bombay of H. M. S. Pelorus have filled our streets with sailors throughout the holidays and that they can enjoy their period of play in a jovial manner is evident. However, in the case of "Jack Afloat" there is no belief that all play and no work is a good thing. After their enjoyment of Christmas Day in the time-honoured way, the bluejackets now in port could be seen yesterday expending their superfluous energy in another direction. A crowd on the Esplanade Maidan yesterday morning watched a detachment of bluejackets from the Flagship undergoing gun-drill with the hand-manipulated guns used by landing parties, and their precision in wheeling, halting and generally carrying out the drill made an evident impression upon the spectators.

Seasonable Cold Weather.

To those in India who keep up Christmas imbued by memories of these Christmases which we spent at Home when snow was on the ground and when a roaring fireside, round which we gathered, inseparably connected itself with the celebration in after years, in whatever climes the day might be spent, the last two days in Bombay could be reasonably called seasonable. Since Christmas Eve, Bombay has been visited by a cold snap, especially in the early mornings, which in spite of its seasonability is hardly appreciated by unprepared Europeans and is distinctly deprecated by the hundreds of Christian people who belong to these sunny shores. The after-effects of a Christmas dinner are proverbial, but to contract colds in addition to indigestion makes the Christian population feel inclined to charge the Clerk of the Weather with adding insult to injury.

Zadkiel's "Prophecies".

Zadkiel has, as usual, sent forth his annual prognostications of what the new year will witness, and as usual there is nothing very striking or very definite in his lucubrations. "Disturbances" and "changes" there will be—of course!—all over the world, but such happenings as he foresees need not unduly disturb us. Take England, for instance. "Ireland's case will end in Ulster having settled Government, if"—note the "if"—"the Home Rule Bill be carried, and if the Coalition Government retains office." To this very bold "prophecy" the prophet adds the pious prayer: "I hope the Government will split upon this question and go out of power!" So much for English political conditions. As for the rest of the Western world, we are told that 1914 will be a year of "changes in Europe and America." In Europe Italy is the storm centre, "probably falling out with Austria over Albania." In the New World, Mexico is, of course, the storm centre, though it does not require a Zadkiel's vision to notice it. Dr. Wilson, the U. S. President, was, the prophet reminds us, sworn on the 4th March, 1913, "when the moon was separating from conjunction with Uranus and applying to conjunction with Mars in Aquarius. This probably portends hostilities between the States and Mexico." The last sentence is safely worded, no doubt. The only serious portent that Zadkiel ventures to threaten us during 1914 are at the time of the total eclipse of the sun on the 21st August and the partial lunar eclipse on 4th September. The sun's eclipse "presignifies the motion of armies, death of King, danger of war and a scarcity of rain." The lunar eclipse "may give earthquakes in Bengal, while the conjunction of Jupiter and Uranus may give great earthquakes in Central America."

The Year 1914 in India.

The mention of possible earthquakes in Bengal takes us to Zadkiel's prophecies in regard to this country. The new year, we note, sees "a turbulent and unhealthy atmosphere" in Bengal. Young conspirators may cause trouble and political dacoities and murders increase. The Viceroy may suffer from ill-health. The revenue will not be satisfactory. At the Vernal Equinox rioting and outrages are threatened—the health of Eastern India is not good, and the army in India will be strengthened. At midsummer, the anarchists will be still troublesome and attempts to destroy railways may be made. In August, "the police should take extra precautions for the safety of the Viceroy, and these precautions should continue to the end of the year 1914." Such, in short, is the tale of woe in store for us. Evidently Zadkiel seems to have exercised much restraint in regard to his Indian prophecies.

Cinematography.

The rapid strides which the new industry of cinematography is making is remarkable. Reliable statistics regarding Bombay are as yet not available, but when a compilation is made of the number who have visited these popular shows during the current year the result will come as a surprise. As showing the growth of picture theatres in the United Kingdom, the "Daily Mail" has published some interesting facts. It is estimated that the weekly attendance at British picture shows now amounts to eight millions, and there are about 125,000 people employed at the theatres. The total capital of British firms making films is already over £2,500,000. America, Germany, and Italy have also proved particularly enterprising in the film-producing industry. During 1913 Germany imported 37,000,000 yards of films, and exported 22,000,000 yards. The German censor examined nearly 100 miles of films in one month!

The Film King.

The "Film King," as Max Linder is called, says he has received £40,000 in three years as cinematograph stage-manager for a French firm. The greatest ingenuity is exerted to obtain remarkable films, no expense or risk of life being considered. A sum like £20,000 has been spent in making a film of historic interest. For producing life-like representations of a film such as "Waterloo" recently exhibited at the Excelsior, many hundreds of persons were engaged to provide the *mise en scene*, and a careful study of the details with regard to uniforms etc. made the film a wonderful presentation of a most interesting historic episode. In Great Britain it is calculated 50,000,000 feet of film are used every day. In America this amount would have to be multiplied six times. A later development has been the addition of colour to the pictures, as in the brilliant work of Mr. Charles Urban, who made a special success in illustrating the King-Emperor's tour in India. Doubtless each successive year will perfect cinematography still further.

SENOR DELABARRA IN JAPAN.

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(REUTER'S TELEGRAM.)

TOKIO, Dec. 26.

Senor Delabarra was received in audience and dined with the Emperor yesterday.

DEATH OF A MUTINY VETERAN.

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(REUTER'S TELEGRAM.)

LONDON, Dec. 26.

The death is announced of Colonel Arthur Ford, Indian Mutiny veteran.

The late Colonel Arthur Ford, C.B., was an Indian Mutiny veteran, being present at the relief, siege and capture of Lucknow. He was wounded, was twice mentioned in the despatches and received the medal with two clasps. From 1873-99 he was Inspector of Explosives, Home Office.

INDIAN NATIONAL CONGRESS.

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OPENS AT KARACHI.

PRESIDENT'S SURVEY OF POLITICAL SITUATION.

"THE BAR SINISTER" IN SOUTH AFRICA.

HINDU-MOSLEM RAPPROCHEMENT WELCOMED

DEFECTS IN COUNCIL REGULATIONS.

COMPULSORY EDUCATION A PANACEA FOR POLITICAL EVILS.

The twenty-eigth session of the Indian National Congress opened yesterday at Karachi, when there was a large gathering of delegates numbering 700 from the different provinces as well as from Sind. Much regret was expressed at the absence of Sir Pherozeshah Mehta, Mr. Surendra Nath Bannerji, Mr. Gokhale and Mr. Malviaya.

The hall was densely crowded. The accoustic properties were, however, so excellent that every word was distinctly heard in the furthermost corners of the structure.

Mr. Harchandrai, Chairman of the Reception Committee, opened the proceedings by extending a warm welcome to the delegates.

Nawab Syed Mahommed was unanimously elected President amidst great acclamation, and his opening address was listened to with the utmost attention by the large and enthusiastic gathering .

The address enumerated a number of points of great importance to the country, and the reference to the Moslem League having stretched out the right hand of comradeship was received with long and continuous applause.

(From our Special Correspondent.)

KARACHI, Dec. 26.

The twenty-eighth session of the Indian National Congress met to-day at 2-30 in the afternoon. The pandal was nicely decorated, each of the sixteen gates bore mottos in characters of gold describing the aims and objects of the Congress. The number of delegates registered up to five o'clock was seven hundred. The dais was occupied by members of the Reception Committee and distinguished visitors. Both the visitors' galleries were nearly full. Of the delegates about one-fourth were Mahomedans.

Shortly after two, the President-elect accompanied by ex-Presidents and other distinguished Congressmen entered the pandal by the main entrance facing the pandal. A procession was formed headed by the Captain of the Volunteers and members of the Reception Committee to welcome the President-elect who advanced through a passage lined by Volunteers amidst shouts of "Bande Matram" and cheers.

The President took his seat on the dais and on his right sat the Hon. Mr. Harchandrai Vishindas, Chairman of the Reception Committee, on the right hand side of the President sat the Hon. Mr. D. A. Khare, Messrs. D. E. Wacha and Bupendra Nath Basu, the Hon. Mr. Gokhaldas Kahandas Parekh, Mr. Baikunt Nath Sen, the Hon. Mr. T. C Sheshagiri Iyar and Mr. N. M. Samarth. On the left side sat Mr. R. N. Mudholkar, Pundit Bissen Narain Dar, Mr. Jinnah, Lala Lajput Rai, the Hon. Mr. Ganga Parsad Varma and the Hon. Mr. Lallubhai Samaldas.

The proceedings began with the singing of three Sindhi songs, one welcoming the delegates and visitors and the second welcoming the President-elect, and the third song was a patriotic one specially composed for the occasion and sung by the boys of Gandharba Vidyalaya.

The Chairman of the Reception Committee read his speech welcoming the delegates and giving a short history of Sindh and Karachi. His reference to the improved relations between Hindus and Mahomedans was well received by all present. The mention of the names of His Highness Sir Aga Khan, the late Mr. Buddrudin Tyabji and the late Mr. Sayani elicited cheers. Mr. Vishandas next made a short survey of the political horizon. Referring to the South African question he expressed profound gratitude to Lord Hardinge for the manly stand he had taken.

MR. VISHINDAS' ADDRESS.

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In welcoming the delegates Mr. Harichandrai Vishindas, Chairman of the Reception Committee, said:—

We welcome you the more heartily because of late it has been ceaselessly dinned into our ears by those, who had been only a little while ago denouncing us as dreamers, as unpractical politicians and visionary agitators, that after the Council Reforms, the *Raison d etre* of the Congress had disappeared, its occupation gone, and that it had better pack up and depart, as its functions could be more effectively exercised through the Legislative Councils. Our replies to this unsolicited and disinterested advice are: First, that to close the institution whose activities gave us the Council Reforms would be killing the means through which more reforms may be acquired: second, that, that is not the be-all and end-all of Congress which has other purposes to serve besides. Here the Bengalee, the Parsi, the Madrasi, the Mahratta, the Punjabi, the Sindhi meet together year after year, thereby drawing closer the ties by which the Congress has knit them. They compare notes, take stock of the progress made and the aspirations unfulfilled, the grievances unredressed, consider the wants of individual Provinces as well as the interests of the whole country and plan out the action for the future. Besides, it is only through the weight and influence of this Assembly that we can achieve some of the objects concerning our Nation as a whole. Take for example the acquisition by the Indian people of a status of equality with the other members of the British Empire, the importance of which has been only recently accentuated by the treatment our South African brethren are receiving at the hands of the Union Government, and British Indian immigrants of other Colonies are receiving there. Then again it is only at this platform that we can achieve the ideal so dear to our heart, the value of which has been urged upon us by all well-wishers and friends, viz., the welding together of the different elements of our country into one homogenous whole.

The idea of holding a Session of the Congress in Sind was a dream of the late Mr. Tahilram Khemchand, C.I.E., who, if alive, would have been addressing you these words of welcome from this seat. In him Sind lost at the prime of life a leader of great achievement as well as promise. His lofty conception of public life, righteous discharge of duty with a sole eye to the common weal without ostentation and regardless of the plaudits or gibes of the multitude, serve as a beacon light to all the public men of this Province.

After his death we had been patiently awaiting the realization of his dream as a succession of untoward circumstances year after year stood in the way. That, Sind which dates its connection with the Congress from its birth in Bombay in 1885 when she sent her foremost sons to make up the modest roll of 72 delegates, who constituted the total strength of the First Indian National Congress, should have been so tardy in reciprocating the hospitality she had so long enjoyed, might at first sight appear as a reproach. But those of you, who have kept abreast of the times, will, I am sure, pardon timid and backward Sind if she shrank from so arduous an undertaking while the Congress was passing through a period of storm and stress. However, having received some sort of assurance as to a favourable hearing, Sind went prepared in 1911 and submitted her invitation to the Subjects Committee of the Calcutta Congress of that year for the Session of the Congress of 1912 being held in Karachi. In some quarters, the Karachi Congress of 1912 was considered so foregone that announcements of the same were already inserted in the newspapers. Nevertheless, in Behar there appeared on the scene a rival with such formidable claims that we had to give in. So far back as 1910 Behar had seriously prepared to invite the Congress of 1911 to Bankipore. But having subsequently discovered that the Congress days would be concurrent with Moharrum, a matter of great inconvenience to them, they had to drop their invitation then. Having thus been prior in the field to Sind and having further set their hearts on commemorating the consummation of their long cherished desire for the Provincial independence of Behar granted by the Royal announcements at the Delhi Durbar, the claim of the Beharees to the Congress of 1912 appeared so irresistible that in fairness Sind had to retire from the field. At the same time Karachi's next best claim was recognized and the Karachi Session of 1913 was unanimously resolved upon on the spot. Thus our hope, however deferred so long, has been at last fufilled. And we are thus now in a position to extend to you a warm and hearty welcome.

After the Chairman of the Reception Committee had finished his speech the Hon. Nawab Syed Muhammad was formally elected President, Mr. R. N. Mudhulkar in proposing Nawab Syed to be President, said that the Nawab was not an untried man whom they were calling upon to preside over their deliberations. Nineteen years ago the Nawab appeared on the Congress platform. He belonged to a family connected with the Congress and was a worthy son of a noble father. When Mahomedans regarded the Congress connections as playing with fire the Nawab stood firm to the tradition which he had inherited. In 1903 Nawab Syed Muhamed was the Chairman of the Reception Committee of the Congress at Madras and delivered an interesting and instructive address, and since then the Nawab had been on the Imperial Legislative Council and his attitude in the Council was thorough independence. In such a man they had every reason to be proud.

The Hon. Nawab Syed Mohamed,
President, XXVIIIth Session of the Indian National Congress.

Rai Baikunt Nath Sen (Bengal) in seconding said, the Nawab was the fittest man available at that juncture to preside over the Congress. Since the first Madras Congress the Nawab had been a sincere worker. Unmindful of caste, creed or colour the Congress takes as its leader only the fittest man and this year's selection was most happy, since there would be great help in reconciling divergent interests. Pundit Rambhuj Dutt (Lahore) and Mr. Jhamatmal (Sind) supported in vernacular and the proposition was carried with acclamation. The President then took the chair amidst loud and prolonged cheers.

Before the President delivered his address Mr. Khare read telegrams received from Messrs. Surendra Nath Banerjee, Gokhale, Rasul, Ramchander Rod, Ambica Churan Mozumdar and others, expressing regret at their inability to attend the Congress and wishing the session success.

The President next read the address in a clear loud voice which was heard from the farthest corner of the pandal and was loudly cheered. The President was most visibly affected when he referred to the defeat of Turkey. The concluding portion of the address, in which he appealed for the Hindu-Mahomedan entente, was loudly cheered.

PRESIDENT'S ADDRESS.

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The Hon. Nawab Syed Mohammed said:—

Brother Delegates, Ladies and Gentlemen, —The Congress has from its very inception set before itself the ideal of a united Indian Nationality and has been consistently advocating the cause of the Indian people as a whole without being influenced by party or sectarian considerations incompatible with that high ideal. The changes that the country has undergone during the last one generation, that is since this organisation came into existence, are immense and the Congress I think may well take credit for bringing about not a few of them. My predecessors have advocated reforms in the administration of the country for which they considered it was ripe, and it is my good fortune to preside at a time when some of the more important reforms have been carried out and are in working order. The concession made to the Indian public opinion as represented by this Assembly are in no small measure due to the sympathetic consideration which it received at the hands of Lords Morley and Minto. The foresight and statesmanlike grasp of the problems affecting our country displayed by them at a critical time saved it from drifting into a situation extremely disastrous and alarming, raised the reputation of British statesmanship higher than ever and earned for them the abiding gratitude of the people.

With the accomplishment of some of the more important reforms, it appears to me that this organisation has entered on a new phase of its existence which must be marked by greater practicality and directness of aim. In this view the position of your President is rendered more difficult, and I confidently look to your co-operation to lighten the task that devolves upon me. I propose to confine myself only to a few subjects which demand our immediate attention.

It has been said, of course, by some friendly critics of ours, that with the introduction of these necessary and much delayed reforms, the need for an organisation such as the Congress has ceased, inasmuch as the various enlarged Legislative Councils are representing the wants and requirements of the people to the Government and are exercising a real influence over the administration. I readily admit that the new Councils go a great way in that direction and are really taking a very useful share in the administration. But I emphatically differ from the view that the Congress has outlived its days. As I have said before, we have entered on a new phase which is bound to prove more useful and beneficial alike to the Rulers and the Ruled. There are many questions requiring settlement in which we are deeply interested and which can be dealt with only by such an organisation as this.

THE ROYAL MESSAGE.

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Gentlemen, fortunately for us our interests are placed by Providence under the fostering care of a benevolent Monarch whose first concern is the happiness and well-being of his subjects. In reply to the address presented to His Imperial Majesty at Bombay on the eve of his departure to England after the historical and ever-memorable Coronation Durbar at Delhi, our beloved Sovereign exhorted us, his subjects, in these words:—"We fervently trust that our visit may by God's grace conduce to the general good of the people of this great continent. Their interest and well-being will always be as near and as dear to me as those of the millions of my subjects in other quarters of the globe. It is a matter of intense satisfaction to me to realise how all classes and creeds have joined together in the true-hearted welcome which has been so universally accorded to us. Is it not possible that the same unity and concord may for the future govern the daily relations of their private and public life? The attainment of this would indeed be to us a happy outcome of our visit to India. To you, the representatives of Bombay, who have greeted us so warmly on our arrival and departure, I deliver this our message of loving farewell to the Indian Empire." These are noble words and they have won our admiration and respect for His Majesty and our hearts are filled with gratitude for such kindly sentiments. It is abundantly clear that His Majesty is fully conscious of the responsibilities of his exalted position and should therefore be rightly regarded as the "Shadow of God" on earth. When we are the subjects of the same Sovereign, are living in the same country which is our home, are governed by the same laws, are desirous of making progress in all walks of life and have the same aspirations, then, may I venture to ask what prevents us Muhammadans, Christians, Parsis and Hindus of all classes from joining hands together for achieving the common object? It is my firm belief that our united and joint action will prove more advantageous and beneficial to ourselves than making an advance by divisions. What ever progress we have been able to make, and I may say we have made remarkable progress during the last thirty years, is largely due to the progressive tendency of our Government and their sympathy with the wants and aspirations of the people. And we look forward to the liberal instincts of our Government for granting to us frem time to time concessions, which we may claim that we deserve. It is a matter of common knowledge that the British Government are always desirous of lifting up the people under their charge, and if we show that we deserve success by working on proper lines, "there is no height to which, under the aegis of the British Crown, we may not rise."

The Hon. Mr. Harchandrai Vishindas.
Chairman of the Reception Committee

A WELCOME RAPPROCHMENT.

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In the eloquent address delivered by the late Mr. Budruddin Tyabjee as the President of the Third Congress held at Madras in 1887, he said, "It has been urged in derogation of our character as a representative national gathering, that one great and important community—the Mussulman Community—has kept aloof from the proceedings of the two last Congresses. Now, Gentlemen, this is only partially true, and applies to one particular part of India, and is moreover due to certain special, local and temporary causes." These temporary causes alluded to by Mr. Tyabjee are now gradually disappearing with the progress of education and it is a happy sign of the advancing times that there is an increasing rapprochment between Hindus and Mussalmans—a rapprochment emphasised this year by the fact that the "All-India Muslim League" during its session held in Lucknow has adopted the following resolution, *viz*:—

"That the 'All-India Muslim League' places on record its firm belief that the future development and progress of the people of India depend in the harmonious working and co-operation of the various communities and hopes that leaders on both sides will periodically meet together to find a *modus operandi* for joint and concerted action in questions of public good."

Another resolution which the League has adopted defines its object as "the attainment under the ægis of the British Crown of a system of Self-Government suitable to India."

COLONIAL FORM OF SELF-GOVERNMENT.

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I cordially welcome the spirit in which these resolutions are conceived, and I rejoice in the changed attitude which the Muslim League has adopted in its political course of action and in the happy and harmonious progress which it foreshadow for the Muhammadan and Hindu communities. My friend, the Hon'ble Mr. Muhammad Shafi, who presided at that session of the League, referring to the question in his interesting address, said:—"The adoption of the alternative proposal put forward by some of our friends that the League should set up Colonial Form of Government in India as its ultimate goal is in my opinion inadmissible as well as politically unsound. The political conditions, internal and external, prevailing in the British Colonies have no analogy whatsoever with those obtaining in India and I am in entire accord with my friend the Hon'ble Mr. Jinnah in thinking that the adoption of any course other than the one proposed by the Council would be absolutely unwise. Moreover, for a political organisation in a country circumstanced as India is and more particularly when passing through a transitional period, the adoption of a definite form of Government as the ultimate goal of its ambitions is opposed to principles of practical statesmanship."I need not pause to dwell on the criticism which is levelled at the ideal of the Colonial Form of Self-Government adopted by the Congress and takes in lieu of it Self-Government suitable to India. At the same time I cannot pass on without pointing out that the term "Colonial Form of Government" is sufficiently elastic and is in no way restrictive. Self-Government, as established in the various Colonies, is not on the same footing, but is based on different forms of constitution suitable to the conditions of each Colony and its position in relation to the Empire. Therefore, the ideal which the Congress adopted a few years ago after mature consideration and with the advice of its friends and supporters in England, was in my opinion a practical solution, of the difficulties that were confronting us.

DIFFICULTIES OF A DEFINITE IDEAL.

We ourselves knew the difficulties of adopting any definite ideal while the country was passing through a transition, and the term, as I have said before, covers every possible form of government which may be ultimately decided upon. If it is definite, it is in one respect only, in that it affirms and proclaims the acceptance of the unalterable and necessary condition of British supremacy. In my opinion both the ideals are identical and I do not find any substantial difference in them, but only a difference of language. There is real concord in sentiment between the two communities and it goes without saying that no Colonial Form of Self-Government can hold good in India which is not modified by and adjusted to the conditions of this country. We may depend upon it that the leaders of thought in India will not accept an arrangement that falls short of their expectations and aspirations and therefore not suitable to their country. After all, it is a matter of detail and perhaps of academic interest. We are concerned with enunciating principles and are not and cannot be discussing details here at this stage. A genuine desire on the part of all concerned to solve the problems confronting us will remove all differences and misunderstandings. It is therefore eminently desirable that the leaders of both communities should come face to face to find a *modus operandi*, approaching the questions vitally affecting our well-being in a spirit of conciliation and fraternal co-operation.

FORMATION OF GREAT NATIONALITY.

Gentlemen, I do not wish that our efforts should resemble that of a Captain who goes with a few followers to explore an unknown part of the globe or one who climbs upon a certain peak in the solitude of the Himalayan region to discover its relative position with that of other hills. Our commonsense teaches us that the entire population of the country composed of all sections, united and resolute, should raise itself from the depths of disunion and dissension, to the elevated plane of constitutional method for the purpose of representing our wants and requirements to the Government. My opinion is therefore emphatic that the existence of such an organisation as this is absolutely necessary in the future as it has been in the past. In fact our political propaganda is about to receive that accession of strength which is so very essential to the achievement of the common ideal. For in the words of Mr. Syed Wazir Hasan, "the ideal of Self-Government which the All-India Muslim League has placed on its programme is an important step towards the formation of that great nationality for the building of which all Indians are aspiring." I rejoice to see a conclusive proof that the members of the religious fraternity to which I belong have resolved not to live in a state of perpetual isolation from other communities, even though it may be "splendid isolation." In support of this I repeat the words of my friend Mr. Syed Wazir Hasan "that the progress of their common motherland must depend on a hearty co-operation among all persons." I still more rejoice to find that it is not due to temporary or accidental causes that this new policy has been decided upon, but is the direct result of cirucmstances which exist and are incessantly working to remind them of higher conceptions of duty and patriotism.

POLICY OF "UNITE AND RULE."

Gentlemen, it is sometimes said that the policy of our Rulers is one of "divide and rule." But the observations of Mr. Montagu in the course of his Indian Budget Speech in the House of Commons in August last clearly show that the present Government at any rate are anxious that harmony and co-operation should exist between the various races professing different religions in India, especially Hindus and Mussulmans. Our Under-Secretary of State observed, "I said something about the relations between the Mussulman and Hindu some years ago. I think it is possible to say something more to-day, because it is difficult for Indian national ideals to take any intelligible or any satisfactory form so long as the great Mussulman community stands apart from the rest of the Indian population. I am confident of the future. I believe that the Indian peoples of all races know fully well to-day that the desire and the intention of the Government, communicated to all its officers and understood by them, is that there should be complete harmony between all the races there. The maxim "*devide et impera*"—one of the most dangerous maxims—has no place in our text-book of statesmanship. I can state emphatically that, if the leaders of the Mussulman and Hindu communities could meet and settle amongst themselves some of the questions which from time to time arise out of and foster differences of opinion and tradition, they would find ready co-operation from the Government." Happily for us, the policy of Government at present is one of unite and rule and it would be a great mistake on our part if we do not take advantage of it and utilize it to our full benefit; for our doing so would not only conduce to the progress of our country but would be a solid contribution towards the stability of British Rule.

INDIANS IN SOUTH AFRICA.

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Gentlemen, the foremost question that is just now agitating the public mind in this country is the question of our brethren in South Africa. The tale of woe that has been reaching us from there, since the Boer country became part of the British Empire, is really heart-rending and that the responsible British Statesmen should have been so far unable to do anything by way of attempting a settlement fills us with profound sorrow, almost with despair. We know the hardships to which our fellow-countrymen are subjected and we cannot pay a fitting tribute in words to the courageous manner in which they are enduring those hardships; for, they are confident that British justice and sense of fair-play will ultimately prevail. Gentlemen, this unfortunate question has assumed an acute form and reached a stage where we have to pause and ask, whether we are not British subjects? The treatment accorded to Indians clearly shows that the Colonists take it for granted that we are not. At any rate, they have so far failed to recognise the claim of the Indians to consideration as British subjects. The war with the Transvaal was undertaken mainly, if not solely, on the ground of ill-treatment accorded to the British Indian subjects and it is to be greatly deplored that their position should have become much worse after the incorporation of the country into the world-renowned British Empire than it was ever before. May I ask in your name that, when the object with which that costly war was undertaken is not gained, where is the justification for it? I have the authority on this point of no less a person than the Marquis of Lansdowne who was Minister for War when the conflict began and was well-qualified to make a pronouncement on the situation by reason of his having been the Viceroy of India previously. Lord Lansdowne speaking at Sheffield in 1899 said:—"A considerable number of the Queen's Indian subjects are to be found in the Transvaal, and among the many misdeeds of the South African Republic, I do not know that any fills me with more indignation than its treatment of these Indians. And the harm is not confined to the sufferer on the spot; for what do you imagine would be the effect produced in India when these poor people return to their country to report to their friends that the Government of the Empress, so mighty and irresistible in India, with its population of three hundred millions, is powerless to secure redress at the hands of a small South African State?"

ROYAL PLEDGES.

We cannot be too thankful to Lord Ampthill who has taken up our cause in South Africa in right earnest. His sympathy for the people of this country which he uniformly manifested during his term of Governorship in Madras has endeared him to all of us. And as a very large number of immigrants go from the Southern Presidency it is but fitting that his Lordship should raise his voice in defence of the rights of those whom he had governed with sympathy and benevolence. Lord Ampthill referring to the speech of Lord Lansdowne aptly observes, "Those were far-sighted and prophetic words, for at that time India was quite unconscious of the indignity, and it is only after the lapse of a decade that we have seen 'the effect produced in India.'" The views expressed in 1899 by Lord Selborne, who afterwards became High Commissioner at the Cape, were no less emphatic than those of Lord Lansdowne and I make no apology for repeating them here. "Was it or was it not," asked Lord Selborne, "our duty to see that our dusky fellow-subjects in the Transvaal, where they had a perfect right to go, should be treated as the Queen in our name had promised they should be treated? If they agreed with him and ad-

(*Continued on page 10.*)

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(Continued from page 9.)

mitted that these were questions which we had to answer as trustees before our fellow-countrymen and before history, then they would agree with him also that the path of duty was to be ruled not by sentiment, but by plain facts. We were trustees for our brothers all over the world. Trustees also for our fellow-subjects of different races and different colours. For all those and the unborn children of these. Therefore, the test we had to apply in an emergency like this was the simple test of duty. Was it or was it not our duty to see that the rights and the future interests of those he had named should be maintained? Was the British Government going to make its name respected and to have the pledges given by it faithfully observed? Was it going to see that the British subject wherever he went all over the world, whether he were white or black, was to have the rights which his Queen had secured for him?"

THE "BAR SINISTER."

It was Lord Morley who used for the first time in reference to Indians that happy phrase "The King's equal subjects" on a memorable occasion, and later on diagnosed the South African troubles as concerned with the "bar sinister." But by a curious irony of fate Lord Morley himself was a member of the Liberal Government which granted Self-Government to South Africa It is in the highest degree surprising that the Liberal Government did not then bestow even a thought on the condition of thousands of Indians settlers there, and did not reserve to themselves an express power of interference when an emergency arose in the broad interests of the Empire. It has been suggested in some quarters that a friendly conference of the representatives of India, England and South Africa might be held in London in order to discuss the situation and arrive at a satisfactory solution of this problem. But, Gentlemen, I have no faith in such a conference. I believe the time has come when we have to ignore the South African Union and look up to the British Government and appeal to them for intercession on our behalf. I say that we should ignore the Union, for the simple reason that the Boers will never accept our claims for better treatment, because they are convinced that the war was mainly undertaken, as I have already shown, for the sake of Indian settlers and that these have been the primary cause of the loss of their former independence. The British Government are responsible for the present difficulties which they could have easily foreseen and avoided by imposing conditions regarding the rights of Indian settlers at the time of granting Self-Government to South Africa.

RETALIATORY MEASURES.

It is therefore that I say, that we should look up to them and make an earnest appeal to them. It is a pity that the Parliament had no hand in the matter; otherwise, I am sure our friends in Parliament would have raised their voice in support of our rights. I have more faith, I confess, in retaliatory measures such as the placing of an embargo on the importation of coal from Natal into this country, and the closing of the doors of competition for the Civil Service against the South African Whites. It seems to me that these are the only weapons at present available and the Government of India should lose no time in making use of them. I am aware that these measures have the disadvantage of being merely irritating without being directly effective or inflicting any real disability on the Colonists. But their moral effect would, I am convinced, be very great on our people and will not be altogether lost on the Union Government. By having recourse to these retaliatory measures our Government would be showing before the whole world that they are in earnest and would not tolerate the ill-treatment of Indian subjects of His Majesty in any part of the Empire. We have to advocate retaliatory measures because we have been driven to do so much against our own will. We however hope that the resources of representation are not yet exhausted and that the Imperial Government have not yet done their utmost to secure justice for our countrymen. While recognising that their position is one of great difficulty in view of Colonial autonomy, I would at the same time point out that the present Liberal Government have claimed great credit for unifying South Africa as a triumph in that they have applied liberal principles in their Colonial policy, and it is inconceivable that Liberal principles in practice can under any circumstances involve injustice and oppression.

H. E. LORD HARDINGE.

Gentlemen, at a time when the Indian sky was overcast with the darkest clouds of anxiety and grief for the sufferings of our countrymen in South Africa, H. E. the Viceroy made a pronouncement at Madras which has given immense satisfaction to the people of this country. In the course of his reply to the addresses of welcome presented by the Mahajana Sabha and the Madras Provincial Congress Committee, His Excellency observed, "Recently, your compatriots in South Africa have taken matters into their own hands by organising what is called passive resistance to laws which they consider invidious and unjust—an opinion which we who watch their struggles from afar cannot but share. They have violated, as they intended to violate, those laws, with full knowledge of the penalties involved, and ready with all courage and patience to endure those penalties. In all this they have the sympathy of India—deep and burning—and not only of India, but of all those who like myself, without being Indians themselves have feelings of sympathy for the people of this country." We are extremely grateful to our popular Viceroy who has gauged the feeling in the country in the right manner and has given expression to his own sympathy with the sufferers who are engaged in the present struggle. The *Communique* recently issued by the Government of India clearly shows that the matter is receiving their earnest attention and they are pressing the Secretary of State for an independent enquiry into the allegations of brutal treatment. I can say without any fear of contradiction that by taking up such an attitude His Excellency has rendered a signal service to the cause of the Empire.

AN ANGEL OF PEACE.

Gentlemen, it was only the other day that His Excellency Lord Hardinge after the unfortunate occurrences at Cawnpore went to that city like an angel of peace and gave satisfaction and contentment to the inhabitants of Cawnpore. This was a proof of His Excellency's noble-mindedness and in keeping with his reputation as a statesman of the first rank. The way in which our beloved Viceroy has identified himself with the Indian side of the South African question by his honest, sincere and courageous declaration, calls for the strongest support from us, in all his endeavours for doing justice to the millions committed to his charge. May he long live to continue to take interest in our affairs!

His Excellency Lord Hardinge with the true instincts of a great statesman rightly said in Madras that nothing but an impartial enquiry in which Indian interests are fully represented will satisfy the Indian people. What has now been done by the Union Government shows how little regard they have for the feelings of Indians and of those who stand by them in this matter. A domestic court of enquiry composed purely of South African settlers has been constituted to enquire into Indian grievances. I do no wish to say anything against the gentlemen who compose this tribunal. They are no doubt estimable men, but they do not and cannot understand our point of view; they are bred up in traditions which lead them to think that we have no rights and consequently can have no grievances. It is impossible to understand how the Home Government can have consented to the appointment of such a committee. Mr. Harcourt spoke of gentle persuasion. If this is all that can be achieved by such a procedure, it is time that other measures are adopted. I believe I am voicing your sentiments when I say that this committee inspires the people of this country with no hope and its conclusions will leave the situation unchanged. We trust that the British Cabinet will realise that the situation is becoming graver every day and that it is absolutely necessary in the interests of the Empire that a Royal Commission composed of British statesmen, of Colonials and of Indians should be appointed to carry out a searching investigation of the allegations of cruelty and inhuman treatment.

THE INDIA COUNCIL.

Gentlemen, notwithstanding the changes introduced in the Government of this country by the Morley-Minto Reform Scheme, the improvements necessary in the existing administrative machinery are many and varied. The most important of these to which I desire to draw your pointed attention is that connected with the reconstruction of the Council of the Secretary of State for India which is at present under the consideration of His Majesty's Government. Having regard to the importance of the subject, I shall with your permission deal with it in some detail.

The Act of 1858 by which the Crown assumed the direct government of this country from the Company, provided for the Secretary of State for India a Council to advise and assist him in the administration of a vast dependency, but did not in the least relieve him of the responsibility which he owed to Parliament for the proper government of this country. The constitution and character of this Council have with very few modifications survived to the present day, despite the many attacks which have been made in successive years in and outside this Congress. The question of reforming this body has after all come up for consideration, and on the 31st July last, Lord Crewe made a statement in the House of Lords in which he referred to its elaborate constitution and outlined certain changes which he hoped would improve the efficiency and usefulness of the body. Lord Crewe also stated that changes which he intended to make would require statutory authority and he added that he would welcome any criticism or any fresh ideas which might be brought forward. The sole idea was, he said, "to improve and as far as possible perfect the machinery by which the daily, sometimes hourly, intercourse between those who represent the Imprial Government and those who control the actual Government, was carried out."

If the Congress had only to judge of this matter by the past history of that body, it is possible to come only to one conclusion, i.e., that there is no use of attempting to mend the Council and that it must be ended. Resolutions in this strain have been passed by successive Congresses and it has been shown by a series of instances, how this body consistently and steadily acted in a reactionary manner in respect of all progressive measures, and how it has managed to preserve the privileges and sustained the claims of vested interests. I need not pursue this point any further because you are familiar with it. After the appointment, however, of two Indian members to the Secretary of State's Council, the changes in the personnel which Lord Morley introduced, and the influence of Lord Morley's own personality at the India Office went some way to make the agitation for the abolition of the Council less strong than before. The presence of the Indian members on the Council was distinctly recognised to have been of much advantage to Lord Morley himself, as affording him the Indian point of view and giving him what he called "an Indian angle of vision." Lord Crewe has, strange to say, not laid as much stress on this aspect of the matter as one would desire. But the people of India would attach the greatest importance to it, especially in view of Lord Crewe's statement that the Council is not to be abolished or stripped of its powers.

INDIAN REPRESENTATION.

The necessity for maintaining a body in England to advise and assist the Secretary of State for India was a matter of much discussion in Parliament at the time when the Act of 1858 was passed. Lord Stanley who was then responsible for the Bill in its final form explained the object of constituting the India Council to be to afford the Indian Secretary the means of ascertaining the needs and requirements of the territories for whose administration he became responsible to the Parliament. The ingrained idea of the Britisher has always been to ascertain the people's needs and requirements through their representatives, and this idea was frequently in evidence in the course of the debates on all the India Bills of that time. Mr. Disraeli, the Prime Minister, who was responsible for the India Bill No. 2, dwelt upon the desirability of introducing the representative principle in the composition of the India Council in London, but regretted that the then unsettled state of the country did not admit of a representation of the people of India itself. In the resolutions of the House of Commons upon which the last Bill was finally based, this was again referred to, but in the Bill itself the practical effect given to the principle was, curiously enough, limited to the election of a proportion of members of the Council by the Court of Directors and Proprietors of the old Company, leaving the rest to be filled by the Crown. The idea of election moreover was sought to be further kept up after the death of the Company, by a process of self-election by the body of members originally nominated by the Court of Directors and Proprietors who, it was assumed, represented Indian interests. In the course of his speech on the Bill, Lord Stanley observed, "If I am told that the proposed self-election is virtually an abandonment of that elective principle which the House has sanctioned, my answer is that we are willing to introduce the elective principle upon a wider scale if it were only possible to find a fitting and satisfactory constituency. I believe that recourse to the method of election as a way to the appointments to the India Council is the first idea which has entered the mind of every person who has considered the subject. The difficulty which all persons on further consideration have felt is that of constituting a constituency which would answer the purpose." The Earl of Derby who piloted the Bill in the House of Lords also used similar language.

OBSTRUCTION.

Such was the state of things when the Council was brought into existence. What happened subsequently is well-known. While on the one hand the Council entirely deviated in its character and functions from the impress which was originally sought to be given to it, the people and the administration of India have, on the other hand, progressed so far that the necessity of ascertaining their needs and requirements by their own representative institutions has been widely recognised and acted upon. The India Council, with the modifications made in the next few years, became a mere creature of the Secretary of State, to be consulted at will by him or to be overcome by him whenever it set itself in opposition to Imperial interests. On the other hand, so far as the interests of India were concerned, the Council became, by its composition mainly from the ranks of the retired Anglo-Indian officials, a means of steady obstruction at all times to all progressive measures, very often obtaining great control and influence over successive Secretaries of State whose interest in India, with rare exceptions, has been more or less of a transitory kind and who preferred to leave the routine of administrative duties to the committee of experts which Parliament in its wisdom had provided them with.

ELECTED MEMBERS.

In view of the express declaration of the Secretary of State that he has decided to retain the Council, I do not wish to discuss its abolition; and since suggestions have been invited, I think it is the duty and the privilege of this Congress to give its best consideration to the subject. The difficulty of providing an electorate for the India Council to represent the wants and wishes of the Indian people themselves has now ceased to exist. With the progress which has been achieved in this country within recent years and with the large and diverse forms of electorates which have been created all over the country, it is impossible to put forward the excuse of want of a proper electorate at the present day. Non-official members of the Provincial Councils, the bulk of whom are elected and represent the diverse interests of the people, have proved a perfectly satisfactory electorate in each Province, to return the elected representatives of the people to the Imperial Council, and no reason could be adduced for the Government not availing themselves of these electorates and the elected non-official members of the Imperial Legislative Council itself, as proper constituencies for returning members to the India Council in England. We must therefore strongly urge on the Secretary of State for India that, in any reform he may contemplate in the constitution of the India Council, a proportion of not less than one-third of the members of that Council should consist of Indians elected by the non- official members of the different Legislative Councils in India.

AN ADVISORY BODY.

The next requirement will be to confine the functions of the Council of India to those of advise, consultation and assistance, and not to extend them to those of administration. It is unlikely that the Council would consist of entirely elected members; but even if it did, it would be an unsound policy to convert the Council into an administrative body. What Lord Crewe contemplates, however, is a proposal "to attach each member of the Council to particular departments of the India Office and initiate a system by which they may co-operate upon a particular work" and by this means he hopes "to initiate far more direct communication between the different official departments of the Government of India itself, without the necessity of passing through the various processes which at present are necessary." He considers, moreover, that from this point of view a Council of eight would be adequate, with a provision for ten, including a financial expert. Now, the effect of this proposed change must be apparent to all close observers, and that is that it will tend to tighten the control of the India Office over the departments of the Government of India on the one side, and, on the other, it will make the influence and power of each member of the Council of India in respect of the department to which he is attached much more effective than it can ever be under the present system of committees. It is obvious that in the future such every-day control and guidance over the Government of India as may be necessary should be provided in India itself through the means of the expanded Legislative Councils and not by means of a Secretary of State in England placed virtually under the guidance of retired officials. Lord Crewe, no doubt, says that his system would not make them controllers of the particular departments. But the result of the system which he proposes is bound to make them so. I would advocate the continuance of the Council as an advisory body, even if it involves "cumbrous and dilatory procedure," with the introduction of only such changes as would be more in consonance with the original intention of working it up to the constitutional standard, by the admission of a larger number of Indians than at present. With this end in view I would strongly urge the fixing of a limit much higher than what has now been proposed by the Marquis of Crewe. The proposal of Lord Crewe, moreover, will create a dual control over the departments administered in India and will lead to an increase in correspondence between India and the India Office involving considerable delay in the settlement of pending questions, not to speak of possible friction. Correspondence with the Secretary of State is a well-known means of discouraging discussion in the Indian Legislative Councils, and the more direct communication which Lord Crewe hopes to introduce, is calculated to affect the rights and privileges of the representatives of the people in our Legislative Councils in a serious manner.

REFORMED COUNCILS.

Coming to the questions connected with the Reformed Council, I need not refer to the regulations in detail which were framed by the Indian Government for carrying out the Morley-Minto Reform Scheme. The Congress has in successive sessions expressed its regret that the regulations have not been made in the same liberal spirit in which the original reform despatches were conceived. The public in India, at the time when the regulations were issued, being anxious to give a fair start to the scheme did not express their full sense of dissatisfaction with the proposed regulations, especially as they were reassured in this behalf by the express declarations of Lord Minto's Government at the time, which were as follow:—

"The Governor-General in Council is conscious that many of the details of the scheme which is being introduced may be found on trial to be unsatisfactory or capable of improvement. Experience alone can show how far methods which are new to India give to the different classes and interests a measure of representation proportionate to their importance and influence, and to what extent an untrained electoral machinery is suitable to the varying circumstances of the different Provinces and the numerous electorates. Defects will no doubt be discovered when the rules are put into operation, but, if this proves to be the case, the law admits of the regulations being amended without difficulty."

DRAWBACKS.

By far the most serious of the drawbacks in the regulations, which have been allowed to exist in the revised regulations, are those relating to the disqualifications for membership, the arbitrary and unreasonable manner in which restrictions are imposed on candidates seeking election to the Councils, and the general disparagement of the educated classes that it involves. Property qualifications have been prescribed in various degrees and in various methods in the different Provinces and the decision of questions connected with electoral rules is committed to the absolute discretion of the Executive Government. It is our duty once again to urge an immediate revision of the regulations so as to make the non-official majorities in all Provincial Councils really effective for practical work, and to remove invidious differences in the qualifications prescribed for candidates seeking election.

In spite of the repeated and unanimous requests of the people of the United Provinces for the establishment of an Executive Council there, the question is hung up without the authorities assigning cogent reasons. Sir John Hewett's opposition to the proposal is too well-known to you, but with the change of the Lieutenant-Governorship in the United Provinces, it was hoped that it will receive sympathetic consideration at the hands of Sir James Meston, and it is a matter of considerable surprise to those who knew His Honour as a man of liberal and progressive views, that he has not yet formulated proposals for establishing an Executive Council. In view of the fact that this question was the subject of a resolution which was moved in his Council and which received strong support from the non-official members, I am hopeful that it will receive due consideration at the hands of the Government of India and the Secretary of State.

As regards the Imperial Legislative Council I may say that the representation of some of the Provinces is defective and for this reason I would suggest an increase of at least half a dozen seats on the Council and their being thrown open for popular election. We all know that at present we have at the head of he Government in India a sagacious statesman whose far-sighted and sympathetic policy has endeared him to the people of this country, and I fervently hope that His Excellency Lord Hardinge before laying down the reins of his exalted office will remove the present defects in the Imperial Council and make it fully representative.

LOCAL SELF-GOVERNMENT.

When the Government of India in 1908 submitted for approval to the Secretary of State the group of constitutional reforms which resulted in the passing of the Indian Councils Act, the Government of India claimed that their scheme as a whole "will really and effectively associate the people of India in the work, not only of occasional legislation, but of actual every-day administration." The fact that I want to emphasise here is what Lord Morley himself mentioned, that that scheme of reform "is not, and hardly pretends to be, a complete representation of the entire body of changes and improvements in the existing system that are evidently present to the minds of some of those whom your Government has consulted and that to the best of my judgement are now demanded by the situation described in the opening words of the despatch." Lord Morley proceeded to point out that it is "evidently desirable to present our reform of the Indian constitutional system as a whole and that from this point of view, it seems necessary to attempt without delay an effectual advance in the direction of Local Self-Government."

It is now five years since these words were written and the Government of India are yet maturing proposals for making an advance in this direction, "without delay." The reluctance to revive the old village organisation and to establish village panchayats is particularly pronounced in some Provinces, while a degree of tardiness in considering proposals for the expansion of local and municipal administration coupled with the oft-repeated desire to hedge further advance with over-cautious restrictions, is noticeable among all grades of administrative authorities in India. Lord Morley quoted the memorable words of Lord Ripon that "it is not primarily with a view to improvement in administration that this measure is put forward and started; it is chiefly desirable as an instrument of political and popular education," and that there is little chance of affording any effective training to the people in the management of local affairs or of the non-official members thereof taking any real interest in local business, unless "they are led to feel that real power is placed in their hands and that they have real responsibilities to discharge."

The Royal Commission on Decentralisation which submitted its report shortly after this, fully endorsed Lord Morley's views and insisted that the village should be made the starting point of public life in India, that village panchayats should be revived all over the country as the first unit of Local Government, and that the constitution and functions of other local bodies should be broadened and liberalised in various ways. The Imperial and Provincial Governments have been cogitating over this part of the recommedations now for over four years, and repeated inquiries in the Imperial and Provincial Legislative Councils have not so far elicited any sympathetic assurance as to the recommendations being likely to be carried out in the near future. The latest announcement is that the Government of India have submitted their proposals to the Secretary of State and obtained his approval, and that they would shortly introduce the necessary legislation for carrying them out. It is not easy to anticipate what these proposals are, but the Congress has a right to demand that the Commission's recommendations should be fully carried out, and the proposals of the Government of India should be placed before the public as a whole and not piece-meal We must impress upon the Government that this question should be treated as part of a progressive political policy and not as one of mere administrative exigency

EDUCATIONAL PROBLEMS.

PRIMARY AND TECHNICAL EDUCATION.

The unrest that swept over the country from one end to the other is a thing of the past, at any rate, we are no longer face to face with its turgid waters and dangerous and insidious currents, but only with some of the evils that have lain beneath the surface of the unrest and are now discernible. Now that the storm has happily passed away, let us address ourselves to the task of meeting the underlying evils in the way they ought to be. There had been a steadily increasing feeling, on the part of the people, of dissatisfaction with their surroundings and a steadily increasing yearning for a better and more bearable existence. Even a casual observer must be struck by the desire manifested on every side for more light in the shape of education, both Primary and Technical. Primary Education, I need not say, is the remedy of remedies that will help the masses at present steeped in ignorance, superstition and lethargy, to get out of the slough of despond, and will teach them self-help by placing within their reach, through the medium of Literature, the benefits that would accrue from adopting modern methods and principles in their hereditary and time-hallowed occupation of agriculture and other small industries; and that will surely mould in them a frame of mind that would co-operate with the Government in any measure that may be taken for public good, by removing the disposition to believe in the ascription of wrong motives and intentions to Government as regards their particular acts and measures. In short Primary Education will give more food to the masses reduce to an appreciable degree the acuteness of the economic problem, remove most of the social evils and conduce to the stability of the British Rule.

PANACEA FOR POLITICAL EVILS.

It is a source of great pleasure and satisfaction to observe that the recent visit of Their Imperial Majesties was an important land-mark in the history of our country ever since the blessed day of their advent and ever since His Imperial Majesty emphasised in his speeches the need for a wider element of sympathy in the administration of the country and pressed for a rapid advancement of education as the panacea for all our social and political evils, the essential importance of education, as a factor of national prosperity has come to be fully recognised by the Government and we gratefully acknowledge their earnest efforts to forster and push it forward. But at the same time we feel that they do not go far enough. The political fears that the Government entertain as regards the adoption of the principle of compulsion are altogether imaginary, and if the scheme which has been put forward is carefully considered and followed by Government, the administrative and financial difficulties with which the Government believe they are confronted, will soon disappear in practice. So long as the local institutions retain their strong official complexion, people would naturally hesitate to confide in them. But before these institutions are entrusted with the initiation and control of Primary Education, if they are made more popular and representative, the people would be glad to co-operate with them and would even be willing to bear the imposition of a special cess which will be ear-marked for the purpose of being devoted to Primary Education. I may point out that when, in the famous Despatch of 1854, Sir Charles Wood laid the foundation of the system of public education, a memorable advance was made. And as the authorities with genuine statesmanlike foresight, recognised that England's prime function in India was to superintend the tranquil elevation of the moral and intellectual standard of life among the people. I fail to see any plausible reason that could be adduced against making a modest and cautious beginning to introduce compulsory and free Primary Education in selected areas that may be considered to be ripe for it.

We in this Congress have noticed with pride and satisfaction the steps that have been taken by the progressive Governments of Baroda and Mysore to push on compulsory Primary Education in their territories. The latest to fall into line with these States in this regard is Travancore. May we not expect the action which has been taken by the enlightened Rulers of these States will be followed by the paramount Power? I think it may not be out of place to mention here that the Acts of the Legislature creating the Universities were passed immediately after the Great Mutiny and will ever remain a striking monument of the coolness, wisdom and foresight of the British race.

Before I leave the subject of education, I must ask the Government of the country to pay more attention to Technical Education than they have done hitherto. The problem of the poor and of the submerged is not so acute in India as elsewhere. But with the steady increase in the population that has been going on, with the rise in the price of food-stuffs and with an agrarian population which has been taxed to the utmost, it requires no prophet to say that the time will come—perhaps sooner than most people imagine—when the financial resources of the country will have to be strained to the utmost to cope with the situation. It is therefore necessary that a serious attempt should be made to push on industrial and Technical Education by opening new schools and by subsidising at least some of the industries that deserve it.

LAND SETTLEMENT.

"UNEARNED INCREMENT."

It was that far-sighted statesman, Lord Cornwallis, who gave the Permanent Settlement to Bengal in 1793 which has proved a blessing not merely to landlords with whom it was concluded but to all classes of the community. Some portions of Madras also shared that benefit and it was the intention at the time that in other parts of India permanent settlements should be concluded with cultivators themselves. Read's Proclamation of 1796 for the settlement of the Baramahal, Munro's evidence given before a Committee of the House of Commons in 1813 and the correspondence in the fifties and sixties regarding the introduction of a settlement, all point to the conclusion that the assessment was intended to be permanent and unalterable. The difference in system was to be only as regards the party with whom the settlement was to be concluded, but there was to be no difference in regard to permanency. It was a recognised principle during the first half of the last century that the settlement with whomsoever it was made was to be a permanent one and that the assessment should be unalterable. Subsequently, however, it was contended that the Government should not sacrifice the unearned increment to which it was entitled; but in order to minimise frequent interference which it was recognised would lead to hardship and discontent, it was decided to give permanence in the assessment for a period of years, leaving to the cultivator the enjoyment of all the profits during the currency of such period. The Famine Commission of 1860 again brought forward the question of permanent settlement. The President of the Commission stated:—"The good which has been done by partial action on sound principles is both a justification and an encouragement to further advance; and entertaining the most earnest conviction that the State interests will be alike strengthened in an increasing ratio by the step, the first, and as I believe the most important, measure I have respectfully to submit for consideration is the expediency of fixing for ever the public demand on the land and thus converting the existing settlement into a settlement for perpetuity."

This recommendation was supported by the highest authorities, and the Government of India in warmly supporting it stated:—His Excellency in Council believes that increased security of fixed property and comparative freedom from the interference of fiscal officers of Government will tend to create a class which, although composed of various races and creeds, will be peculiarly bound to the British rule; while under proper regulations the measure will conduce materially to the improvement of the general revenue of the Empire."

"THE BEST COMPROMISE."

In his famous Despatch of 1862, the Secretary of State observed:—"After the most careful review of all these considerations, Her Majesty's Government are of opinion that the advantages which may reasonably be expected to accrue, not only to those immediately connected with the land, but to the community generally, are sufficiently great to justify them in incurring the risk of some prospective loss of land revenue in order to attain them, and that a settlement in perpetuity in the districts in which the conditions required are, or may hereafter be, fulfilled is a measure dictated by sound policy and calculated to accelerate the development of the resources of India, and to ensure to the highest degree the welfare and contentment of all classes of Her Majesty's subjects in the country."

The above Despatch authorized a permanent settlement in tracts where four-fifths of the cultivable area had been brought under cultivation and assessed acording to the then existing methods of settlement. Though this condition was found to have been fulfilled in most parts of the country, the decision was not given effect to, and, with the departure of Lord Canning and the change in the Ministry, narrower views prevailed, with the result that, after voluminous correspondence, the sound and sympathetic policy advocated by Lord Canning and sanctioned by Sir Charles Wood was given up. Again when that illustrious statesman the late Marquis of Ripon, was at the head of the administration, he laid down the principle that in districts which had been surveyed and assessed by the Settlement Department assessments should undergo no further revision except on the sole ground of rise in price, a step which, in the words of one of my distinguished predecessors now no more, was the best compromise which could be effected after the old right had been sacrificed. But on the departure of Lord Ripon from India his proposal was vetoed by the Secretary of State in his Despatch of 1885 in which, while abandoning the idea of a permanent settlement, he directed that enchancement should be based mainly on considerations of general increase in the value of land. Settlements and re-settlements are now regulated by the rules laid down in that Despatch. It is admitted that in the prosperity and contentment of the vast agricultural popula-

(Continued on page 11.)

INDIAN NATIONAL CONGRESS.

(*Continued from pages 9 and 10.*)

tion lies the strength of the administration and that the measure of the ryot's prosperity largely depends on the revenue that he has to pay. Though we have been contending for now more than thirty years that the ryot's burden is not susceptible of any further enhancement, the fiscal side of the question dominates the policy of the Government and they are reluctant to forego the right of enhancing the assessment which they now possess. The English nation is a manufacturing nation,' while India is a purely agricultural country. While the great increase in the manufacturing activity of Great Britain has given its inhabitants such extensive scope for employment that the want of land as a field of investment and employment for labour is comparatively little felt, India has no industries other than agriculture and is under the necessity of exporting her raw products. Her one national industry therefore deserves the fostering care of the Administration. The introduction of a permanent settlement, while securing the contentment and prosperity of the agricultural classes, will also indirectly augment the public revenue.

But the authorities do not seem to fully realise in practice that in a prosperous and contented peasantry lies the strength of the Empire. While doing our best to make them appreciate that the Permanent Settlement is the only solution of India's agrarian problem, it behoves us as practical men to moderate our demand to the extent to which the Government are likely to yield, never forgetting for a moment the object we have in view. It behoves us also to ask for the removal of the many serious hardships of re-settlements and the heavy burden of increasing assessments. May we not therefore reasonably urge that thirty years is too short a period for settlements and that it should be extended to a period of not less than sixty years in order to give it an appearance at least of quasi-permanency? We should also press on the attention of the Government of India the desirability of confining enhancements solely to a substantial rise in prices and of fixing a maximum limit of 12½ per cent to enhancements in revisionary settlements. It was proposed by some of our eminent men that the rules for settlement should be embodied in a legislative enactment, and this proposal has had the approval of such a high authority as the Decentralisation Commission. While the Local Governments decline to allow the matter to be discussed in the Provincial Councils, the Government of India are not disposed to take action in the matter. It is therefore our clear duty to press the matter on the Government of India, in order that in the absence of permanent settlement they may at least agree to a compromise in the direction proposed, on the maxim of Half a loaf is better than no bread.'

THE PUBLIC SERVICE COMMISSION.

The question of the employment of Indians in the higher and more responsible positions in the Public Service of this country is not a question of merely individual careers, but is one of much higher and wider importance. Not to speak of the material and economic drain that the exclusion of Indians from higher posts in the public service of their own country involves, it is repugnant to the nation's sense of self-respect. With the growth of intelligence and self-consciousness among the people, there is an increasing disposition on their part to compare their own position with that of the other nations of the world, and to regard their present political status as incompatible with the rights of freedom and equality conferred on them by the British Constitution and guaranteed to them by British traditions. In the words of Sir Thomas Munro "the aim of the British administration of India was to be to raise the minds of the natives, to raise their character and to render them worthy of filling higher situations in the management of the country, so that in fullness of time Indians would be able to frame a regular Government for themselves and to conduct and preserve it." We feel that we are not in this respect treated in accordance with the spirit of the proclamations and promises made by the British Sovereigns, the Parliament and responsible Ministers.

In the course of the evidence before the Commission, it was suggested by some of the witnesses that the Public Services in India should not be open to those Colonists who do not treat Indians on a footing of equality. And if much stress was not laid on this, it was due to the fact that the situation in South Africa had not assumed such an acute form and so dangerous a proportion as at present. As the crisis in South Africa has become so threatening as to constitute an imminent danger to the interests of the Empire, I venture to submit to the Commission the advisability and necessity of laying down, as a matter of principle, that those Colonies which do not treat Indians as equal subjects of the King will not have a share in the administration of India, and candidates from such Colonies will be debarred from taking part in any competitive examination, or entering into any of the services of this country. In making an earnest appeal to Lord Islington and members of the Royal Commission to include this suggestion in their recommendations, I would like to point out that it is not only calculated to show to South Africa that the Commission wishes to maintain strict impartiality, but it will serve as a warning to other Colonies and prevent them from following the example of the Union Government. It will also strengthen the hands of the Government of India and the Imperial Government in any action which they may contemplate to take in an emergency.

INDIANS IN THE ARMY.

Closely allied to the question that I have now dealt with, is the question of higher career for Indians in the Army. Meeting at Karachi so close to places distinguished as the home of warlike races from whom the Indian sepoy is largely drawn, we can appropriately go into it at some length. From its earliest years the Congress has included in its resolutions a demand for the establishment of military colleges in India in which natives of India as defined by statute, may be educated and trained for appointment as commissioned or non-commissioned officers according to their capacity and qualifications, in the Indian Army. That demand apparently remained unheeded till the advent of Lord Curzon whose Viceroyalty was a succession of promise either broken or only partially redeemed. You may remember, Gentlemen, that soon after his arrival he formed a *Cadet Corps* consisting of Indian Princes and Noblemen with head-quarters at Dehra-Dun. The Congress of 1901 held at Calcutta welcomed it as the first instalment of a policy which will culminate in the establishment of military colleges, as recommended by His Royal Highness the Duke of Connaught, at which natives of India may be educated and trained for employment as officers of the army. The expectation was not realised and the Madras Congress in 1908 reiterated its demand, in view specially of the high recognition of the valour and fidelity of Indian troops by His Late Imperial Majesty King Edward VII, in his message to the Princes and the peoples of India. Lord Minto, true to the spirit of the policy of his Government, pressed on the authorities at Home a scheme framed by his Lordship in this matter which had the full support of his Council and of the Commander-in-Chief. The words in which he referred to the scheme, in the course of a speech he delivered as chairman of a meeting in London on April 24, 1912, deserve repetition here. That speech seems to me to be a remarkable illustration of his policy, his broad sympathies and of his grasp of Indian points of view which distinguished his career in India.

His Lordship said:—"I must take friendly exception to what Sir W. C. Plowden has said as to my not having faced the question of Commissions in the Army for Indian gentlemen. I can assure you that I not only faced it, but that I fought it every day. It was my hobby the whole time I was in India to try and obtain such commissions for Indian gentlemen and I hoped that I had succeeded. It is curious that British opinion of to-day as regards the possibility of grant-commissions is less advanced than it was a generation ago. The views of many people to-day are much behind the times in comparison with those of distinguished officers even before the Mutiny. As long ago as 1844, Sir Henry Lawrence dealt with the question. Subsequently Lord Napier wrote a memorandum in 1885 on the same subject, stating that the Government of India had then the matter under consideration. Sir George Chesney, Sir Donald Stewart and others, all held the same views. All these distinguished officers admitted that a great injustice was being perpetrated in withholding such commissions; they maintained that young Indian gentlemen should have greater opportunities for military distinction; but at the same time they all laid down that they must not command British troops; and that the solution of the difficulty was the raising of special Indian regiments in which Indian gentlemen should receive commissions. I am afraid that racial antipathies, however narrow many of us may think them, are much stronger in India than they are at Home. I do not know why. But at any rate, we cannot do away with these racial antipathies by word of command; the only way to lesson them is by example and by constant sympathy, let us hope that racial prejudices may gradually disappear. Under existing conditions, it would, in my opinion, be a grave mistake to appoint a young Indian of good family to a British regiment or to a regiment of a Indian Army against the wish of its British officers. It would only create friction and we should be worse off than we were before. I fought this question in India over and over again and before I came away, the Government of India, the Commander-in-Chief and all my Council were in agreement with me that the commission should be granted. We therefore framed a scheme for the raising of a regiment to be officered by selected Indian gentlemen who would generally have received a military education in the *Cadet Corps*. Our proposal was that the regiment should begin with a skeleton of a few British officers to give it a start; and young Indian officers should be drafted to it in the ordinary way, with *bona fide* commissions who would rise in due course of promotion; while the British skeleton will gadually disappear and an Indian officer will eventually obtain command of the regiment which would be in the course of 20 years or so. The scheme was sent Home and it was my earnest hope that it would receive official sanction before I left India. I am sorry to say I do not know what has happened to it since then. I feel, however, that it would be unfair to the Government of India not to take this opportunity of saying that, as far as they were concerned, the necessity for the commission was recognised and the difficulty was dealt with. The opposition to our proposal was at Home!" This last sentence illustrates the spirit in which the India Councils deals with Indian aspirations. Fortunately however, a beginning has been made by His Majesty nominating two or three Indian noblemen only recently and it remains for the Indian National Congress to bring to bear on His Majesty's Government the weight of the unanimous and earnest wish of the Indian people for a satisfactory solution of this important question.

CONCLUSION.

The decade that is closing with the current year is a momentous period in the history of our country, a period of stress and storm such as marks great upheavals in the march of humanity. In fact, the Indian unrest from which, thanks alike to the good sense of the people and to British statesmanship, we have safely emerged, was part of the prodigious wave of awakening and unrest that swept over the whole of Asia during all this period. You are aware, Gentlemen, that this period was unshered in, roughly speaking, by the victory of Japan over Russia, and it may be said to have ended with the Balkan War and its disastrous results to Turkey. In India Lord Curzon's Viceroyalty which at the beginning raised great hopes in the minds of the people, constituted but the lull that usually precedes the storm. Through the exceedingly difficult and anxious years that followed, the ship of Indian administration was steered by the capable hands of two British statesmen who, assisted by the eye of sympathy lent to them by His Imperial Majesty, diagnosed the disease in our administration and applied the remedy. Their names will stand out prominently in the pages of Indian history in relation to this period. A wider field has been opened for the satisfaction of our aspirations by associating the people in the government of the country. The reforms that have been introduced are far-reaching in their character and are necessary steps for giving the people a much larger share in the administration of their country. Lord Minto, in fact, interpreted the reforms in this way, if I remember right, in a memorable speech he made in London soon after his return from India, and added, in effect, that it would be unwise to withhold, for long, fiscal autonomy from India. These reforms depends for their success on the unity and solidarity of the Indian people among themselves and their hearty co-operation with the Rulers. Gentlemen, it was my privilege in 1903, addressing the Congress at Madras, as Chairman of the Reception Committee, to point to the harmony that subsisted, so far as that Presidency was concerned, between the Hindu and the Muhammadan communities. Now, as your President, I am exceedingly happy to bear testimony to the important fact of the misunderstanding and distrust that divided the two communities in other parts of the country, having become almost a thing of the past, as shown by the trend of responsible public opinion among my co-religionists during the past few months and by their unusually large attendance within this hall." "If you want progress be at peace with all, was said by one of our wisest men, the celebrated poet and philosopher, Hafiz. Muhammadanism, rightly understood, has no antipathy to any other religion. It is based on the widest conception of liberalism and democracy. A policy of narrow aloofness or intolerant hostility is unknown to my religion. Gentlemen, the times are with us. Let us, Hindus and Mussalmans, Parsis and Christians, all join hands in brotherly co-operation and press forward, with confidence and faith in the work that lies before us. I have already dealt with the advance that is being made by my co-religionists towards a rapprochment. May I now earnestly request my Hindu brethren to embrace this opportunity, to step forward and to clasp the extended hand in a spirit of earnestness, of good-will and of appreciation? I have many friends among you. I know that you have been anxious to join hands with your Mussalman brethren. The time is riper now for a clear understanding than it has been for years past. Concessions there must be, and sacrifices you cannot avoid. When harmony has to be restored and conjoint work has to be done, we must ignore trifles which actuate small minds, and concentrate our activities upon the larger work of consolidation.

After the President concluded the subjects the Committee met and the Congress adjourned till to-morrow.

FRENCH MILITARY EXPENDITURE.

SPECIAL LOAN TO BE RAISED.

(REUTER'S TELEGRAM.)

PARIS, Dec. 24.

M. Callaux announced to-day that Government intends to issue a redeemable loan to cover the extraordinary naval and military expenditure, exceeding thirty-six millions sterling.

Government will authorise the issue in Paris of Servian and Russian loans promised by their predecessors It is believed that M. Caillaux will allow them to be issued before the French loan.

HARROW BOY'S DEATH.

WINDFALL FOR LONDON HOSPITALS.

(REUTER'S TELEGRAM.)

LONDON, Dec. 24.

A Harrow schoolboy, aged 17, named Geoffrey Ansell, has just died as the result of injuries sustained while tobogganing on the Cresta run two years ago.

Under his father's will, £250,000 out of the estate of £300,000, which Geoffrey would have inherited if he had attained his majority, goes to London charities, principally hospitals.

U. S. AND PANAMA TOLLS.

EXEMPTION TO BE IN ABEYANCE FOR TWO YEARS.

(REUTER'S TELEGRAM.)

WASHINGTON, Dec. 24.

The Chairman of the Commerce Committee, to-day, introduced in the House of Representatives a resolution suspending the provision exempting United States coasting vessels from Panama Canal tolls for two years, after which the President would have a right to enforce exemption if diplomatic questions were adjusted and revenues from other vessels sufficed to defray the Canal expenses.

It is understood that President Wilson entirely approves of the resolution as an easier means of avoiding difficulties than by the repeal of the existing provision.

ZABERN CASE SEQUEL.

POLICE PRESIDENT'S ACTION QUESTIONED.

(REUTER'S TELEGRAM.)

BERLIN, Dec. 25.

The semi-official Norddeutsche Allegameine Zeitung" says that corrective measures may be necessary against Herr von Jagow, police president, on account of his letter referring to the Foerstner case.

DUTY-FREE FOREIGN PETROLEUM FOR RUSSIA

(REUTER'S TELEGRAM.)

ST. PETERSBURG, Dec. 26.

The Minister of Commerce has submitted to the Duma a Bill permitting all consumers of foreign petroleum to import it into Russia free of duty.

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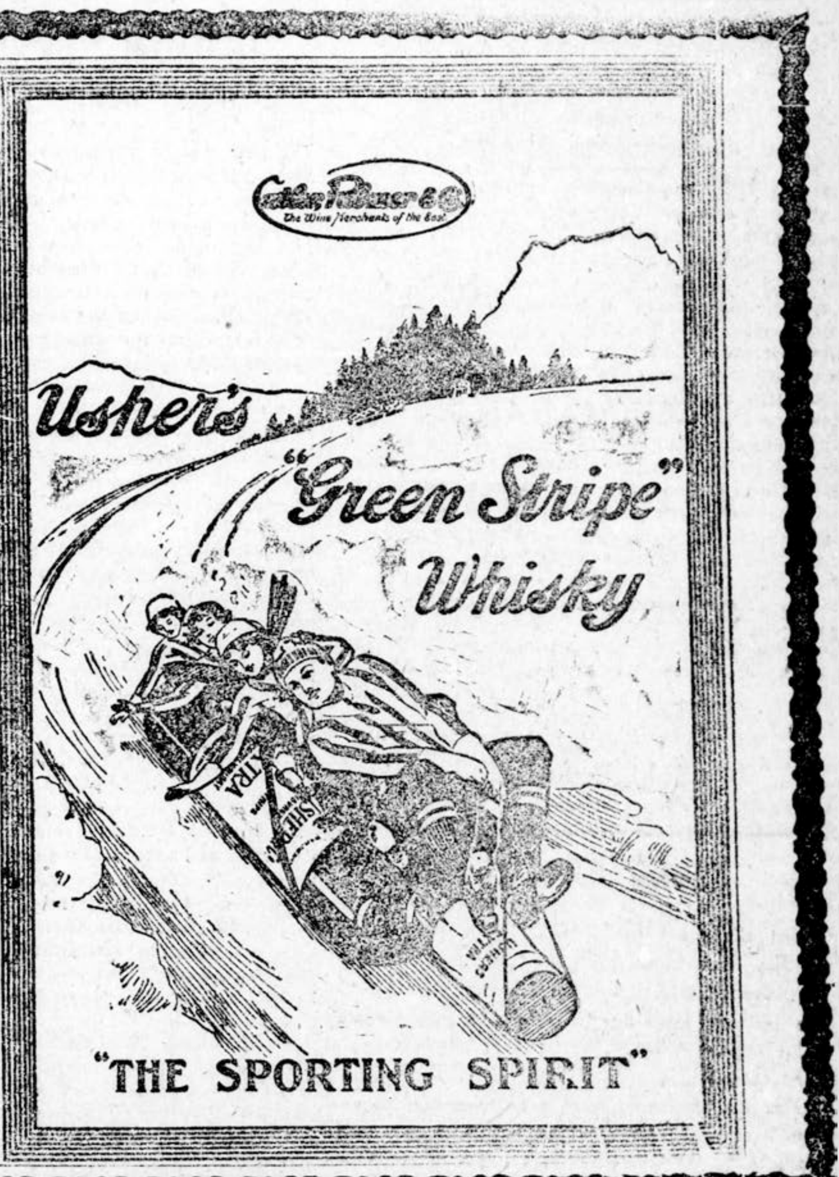

MAHOMEDAN EDUCATION.

CONFERENCE AT AGRA.

MR. JUSTICE SHAH DIN ON MUSLIM UNIVERSITY.

(From our Special Correspondent.)

AGRA, Dec. 26.

Sir Theodore Morison was present as a distinguished visitor. The proceedings opened with a prayer.

Mr. Syed Ali Nabi, Chairman of the Reception Committee, in a brief speech, extended to the delegates and visitors a hearty welcome from the citizens of Agra.

Sir James Meston wrote the following letter of sympathy:—My Dear Syed Ali Nabi,—My Private Secretary has just shown me your letter of yesterday conveying an invitation from the Reception Committee to visit the All-India Mahomedan Conference at its meetings in Agra towards the end of the month. I very warmly appreciats the courtesy which you have thus extended and should greatly value an opportunity of attending your meetings if I can arrange to visit Agra on any of those dates. It is, however, a time of considerable pressure with me and I am afraid that I cannot definitely guarantee to be able to undertake a journey to Agra at that particular time. I shall endeavour to do so if possible and will send you timely notice if I can arrange it. I need not say that you have my most sincere good wishes for the success of the work of the Conference.—Yours sincerely, James Meston."

PRESIDENT'S SPEECH.

Mr. Justice Shah Din was then elected President. In the course of his speech he said:—

The Muslim University question has been discussed for the past three years in many of its bearings in all parts of the country; and having regard to the fact that it is under the consideration of certain representative Committees duly empowered to deal with it, I do not feel called upon to say anything special about it on the present occasion. I may, however, be permitted to remark that, after having shown unusually keen interest in it the community seems to have relapsed into something like indifference towards it. I know that this is chiefly due to the fact that momentous events of a most serious character have happened in the Muslim world which have engrossed the attention of the Indian Mohamedans and have placed their scanty resources under a severe strain. But now that the clouds have rolled away and we are in sight of clearer skies, I earnestly beseech you to turn you attention once more to the University question which has become for us a question o sovereign importance. And in this connec tion may I venture upon a word of advice It is essential to the right solution of th question that your leading men should bring to bear upon it their best qualities of hea and heart, and it is equally necessary tha the rank and file of the community shoul follow their lead in this matter with confi ing loyalty. I very much doubt whether ou leaders fully realise the nature and exten of the responsibilities which rest upon thei shoulders; they have launched upon a experiment of enormous difficulty with probable consequences of a far-reaching character; and at times it seems as if they wer driving the chariot of the Sun with hand unequal to the task. This is borne out b the discussions which have taken place ove the University question both in the Muslim press and at the meetings of the Committees that are charged with its detailed consideration, and thoughtful men have often shaken their heads over the results thus far achieved. The grave defect in the general attitude of the Mohamedans towards this question is that almost every one who has subscribed, or even promised to subscribe, to the University funds claims the right to give his opinion as to the constitution of the proposed University and the future management of its affairs without stopping to consider whether he has the necessary capacity to form a right opinion about these matters. People who do not know even the rudiments of the educational problem in India have rushed into print and have expressed opinions on the Muslim University scheme which have staggered men who have received University education themselves and who therefore realise, to some extent, the complicated nature of the great issues involved in the situation.

QUESTION FULL OF DIFFICULTIES.

I would earnestly advise the community to leave the consideration and decision of the whole University question in the hands of educational experts—men fully qualified by education and experience to speak on this question with authority—and I would implore those experts to do their work with thoroughness, courage and discrimination. The whole question bristles with difficulties; they must be realised and faced, and fair-seeming generalisations or hasty conclusions must be avoided. My own belief, founded upon a brief experience of the actual working of a University, is that our real difficulties will begin after the Charter has been granted and the Muslim University has come into existence; and my fear is that very few of the promoters of the scheme are giving themselves the necessary training to cope with the task that lies before them. The practical training in educational work which the Trustees of the Aligarh College are receiving under present conditions is not the kind of training required for the governing bodies of the proposed University, which, like the Syndicates and Senates of the existing Indian Universities, will be in independent charge of the whole work of higher education connected with the various faculties of Western and Oriental learning. Our University will be an examining as well as a teaching body, and questions relating to the laying down of standards, the selection of text books for all the examinations, the appointment of Examiners, the conduct of Examinations, and all subsidiary matters will have to be thrashed out and settled mostly by men on the spot. The governing ody of a College affiliated to a University, uch as the Aligarh College, is never confronted with these problems; and when we emember the increasing difficulties which he Aligarh authorities have to face as time oes on, we can form a faint idea of what is n store for the Court and Senate of the roposed Muslim University. Our educationists must therefore train themselves ssiduously for the new work that they will e called upon to do; and if they fail to ttain the requisite standard of efficiency I ear that the University which has been so much talked of will prove a doubtful boon.

Gentlemen, the need of imparting techni- ducation to Mohamedan boys is becoming nore and more urgent every day, and in iew of the local conditions obtaining in ome provinces, I think that this kind of ducation will make satisfactory progress in ur community if sufficient attention be iven to it. The industrial development of India has entered on a new phase; and it is a great mistake to think that we Mohamedans should confine our attention, for the present, to literary education, and that after perfecting it we can turn to technical education.

WANT OF SELF-DISCIPLINE.

Gentlemen, if I were asked to sum up in one short phrase the failings of the Indian Musalmans at the present moment, I would reply—Want of Self-discipline.

I am aware that human activity spreads itself over such a vast surface and expresses itself in such a variety of concrete forms that any generalisation intended to cover its innumerable manifestations in any one phase of life would often be both misleading and untrue. But at the same time we can, I think, discover at any particular stage of the moral and material progress of a community some of the predominant traits of its character which manifest themselves with more or less persistence in its thought and action, and which, for the time being, serve to differentiate it from other communities. It seems to me that we Mohamedans suffer, in a peculiar degree, from a lack of disciplinary self-restraint, and even our virtues are at times made to appear as serious faults because of this great defect in our national character. Illustrations of this can be easily furnished from the religious and secular life of our people. An excess of zeal in the observance of religious ceremonial is the most striking characteristic of the Musalmans, and their piety often manifests itself in extravagant forms to the utter disregard of the spirit underlying their religious precepts. They forget that Islam in all its injunctions insists upon a reasonable adjustment of the religious and the secular duties, discourages asceticism with its excessive devotion to the affairs of the next world, and enforces the rule of the golden mean between two extremes in all human relations.

If we turn to the secular side of our life, we find that want of self-discipline is a great impediment in the path of Muslim progress. The tendency observable in the younger generation towards destructive criticism without a corresponding anxiety to show constructive work is an illustration of this failing, and one result of this unhappy tendency has been a weakening of the sense of responsibility in our community which may do a great deal more harm than it has already done.

SIERRA LEONE MILLION LOAN.

(REUTER'S TELEGRAM.)

LONDON, Dec. 25.

The underwriters of a million sterling four per cent., Sierra Leone loan have been saddled with 93 per cent.

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INDIAN INDUSTRIES.

(*Continued from page 5.*)

institution. Shareholders have their rights under the Indian Companies Act and the Articles of Association of their Companies. Except in rare cases when the delay in having recourse to the ordinary procedure may mean heavy loss to the Company, or undue preference being given to some parties, they should not be allowed to go to Court in the first instance. In the instances mentioned above the majority of shareholders will naturally combine to protect their own interests, hence a rule providing that Courts should not entertain applications for winding up of companies unless they are supported by persons holding a sufficiently large number of shares, will not in any way affect the real interests of the shareholders and it will protect the interests of companies, a large majority of whose shareholders have sufficient faith in the management to allow the concern to go on.

There is one more point of law regarding which the conference may well express its opinion. The carriage of proceedings in the winding up of a company is given to the solicitors of the first applicant. This is said to be a great temptation to solicitors to discover reasons for making such an application where none may exist; and as persons are sometimes cast on them for a scramble to get first to the court. In the interests of the reputation and good name of the profession, if for nothing else, the proposal to amend this rule is worth consideration.

THE INVESTING PUBLIC.

Even if all these amendments are carried out, the millenium in banking will not be reached. There are no panaceas to replace prudent management. As long as there are shareholders indifferent to their real interests and clamouring for larger dividends, depositors who will not make inquiries into the stability of a concern if they get a larger percentage of interest, and Bank Managers either weak enough to submit to the siren of ambition and invest their funds in second or third class securities, or entirely careless of the interests of the shareholders, banks will continue to fail and spread misery all round. What is required is not merely the training of men as Directors and Managers, but educating the general investing public as to their rights and responsibilities. When this is done, banks will be able to stand the strain of slumps in trade and industries, and will by gaining the confidence of the investors attract deposits and slowly increase their profits. These recent failures and disclosures need not make us unduly despondent. Whenever institutions are started in response to a strong sentiment, there will not be wanting some who will use that sentiment for their own aggrandisement. Though they may go on prospering for some time when a cisis like the present one comes they will be found out and weeded out, but during the process they will have done an amount of mischief, causing loss to many. That is the price we must pay for purchasing experience, which, if properly utilized, will surely lead to the successful growth of healthy institutions.

I have referred at some length to the present financial crisis, because industries depend to a very large extent on the financial facilities, which they obtain from the banks, mainly for their working capital. One of the reasons for some of the new industrial concerns coming to grief is the want of facilities of providing working capital. If we have large well-managed Swadeshi banks ready to consider favourably sound business proposals for financing industries that are *prima-facie* likely to be successful, we may see better success attend those who want to start new industries, and fewer failures amongst those that are already started.

SURVEY OF INDIAN INDUSTRIES.

The industries of the country may for practical purposes be divided, in the first instance, into agriculture and its allied industries and non-agricultural industries; and the latter may be subdivided into manufactures, including mining and chemical industries, and indigenous or handicraft. Progress in agriculture proper has been on the whole satisfactory. Government have been spending large sums in having research work carried on at the Pusa Research Institute, in making experiments to improve the staple agricultural products of the country, and in establishing agricultural schools and colleges.

Amongst private individuals who have helped this staple industry of the country, the largest donor is Sir Sassoon David, who has placed a sum of eight lakhs of rupees at the disposal of the Government of Bombay for the establishment of vernacular agricultural schools and the improvement of agricultural methods. There has been increasing co-operation between the Agricultural Departments and our public men interested in agriculture in adopting various methods, such as the starting of agricultural associations, the establishment of demonstration farms, and the holding of agricultural exhibitions for the purpose of "bringing improvements to the notice, and into the practice, of cultivators." The passing of the Co-operative Credit Societies Act paved the way as much for improving the credit of the agriculturists as for the purpose of inculcating in their minds the principles of co-operation on modern lines. A study of the reports of the various Conferences and the annual reports of the Registrars show that the co-operative movement has taken root in the country and is spreading its branches all round. One of our demands was for the establishment of an agricultural bank in the country, while there was another, recommending the establishment of a Central Co-operative Bank in Bombay. The latter proposal was supported by the Bombay Government, and a Bank to finance Co-operative Credit Societies has been established, and is doing useful work in this Presidency. Other Presidencies and Provinces are trying to solve in their own way the problem of providing capital for the Societies under their control, and they have succeeded to a very great extent, and the need of an All-India Agricultural Bank is not felt for the present.

SUGAR POSSIBILITIES.

The most important of the industries allied to agriculture is the sugar industry. In view of the large imports of sugar on the one hand and the large cultivation of sugarcanes on the other, it has been felt that factories for the refining of sugar should be started wherever practicable. The quality of the sugarcane, that is the percentage of sugar contained in the canes and the purity of juice, is an essential factor in the success of the sugar industry. The attention of Government has been drawn to the fact that the canes from which sugar is made in India are of a low percentage and consequently experiments are being made, specially in the United Provinces, to improve the quality of the indigenous cane by the selection of the best indigenous type as well as by the introduction of suitable exotic varieties. Even after the introduction of cane with a higher percentage of sugar, it is doubtful whether we can manufacture refined sugar at a profitable rate. A sugar expert, who went to the West Indies for the study of this subject as a Government of India Scholar, is of opinion that it would be best to begin by establishing Gur or Jaggery making factories; and that when they are found to be working successfully, it would be proper to consider the question of adding a refinery. It may interest you to know that it is proposed to start such a factory at Baramati, and if it shows good profits, a refinery will be added to it later on.

COTTON MILLS.

Amongst the "large" industries, the most important are the cotton mills which are situated chiefly in the Bombay Presidency and the Jute Mills in Bengal. The total production of woven goods is steadily increasing and there is a tendency to improve the quality of these goods. American cotton is being imported to a much larger extent than before, enabling the mills to spin finer counts of yarn. The production of woven goods has doubled itself in the last decade, and yet the imports of woven goods do not show any decrease. This is due to the fact that production of white and bleached goods in this country is on so small a scale that it has not affected the import to any appreciable extent. So long as we have to depend for our plant and machinery on foreign countries, so long as we are behind these countries in our knowledge of technological chemistry, and so long as we are not able to produce cotton equal in quality to American or Egyptian cotton, we shall find it difficult to compete on fair terms with Manchester or other centres of weaving industries.

AN INVIDIOUS DUTY.

In this connection I cannot help referring to the continuance of the excise duties on cloth produced in Indian mills. **The import duties on** cloth were imposed for fiscal purposes only, and not with the idea of protecting the mill industry of this country. In spite of this fact, the British Government, which, by the way, did not levy an excise duty on wheat in England when a duty of 2 shillings was levied on the import of wheat, ordered the Government of India, in obedience to pressure from Manchester, to levy an excise duty on the production of cloth by Indian Mills. It is as a free trader that I ask for the repeal of this invidious duty. The reply of the Government that the income from it has grown so large that it is not possible to remit the duty without disturbing the fiscal arrangement to the detriment of the people of the country, is tantamount to evading the question. The Finance Ministers of the Government of India cannot be incapable of re-adjusting our scheme of taxation, so as to make up for the loss of the excise revenue in a way that will not cause inconvenience to the general tax-payer. The argument that the increase in the production of woven goods, in spite of this duty, shows that the industry is not affected by it; does not take into consideration the strong probability that the industry would have fared much better, if it had not to pay such a large amount in the shape of excise duty.

Similar progress is noticeable as regards other factories, such as cotton and jute presses, ginning factories, iron and brass foundries, rice mills, tile factories, etc.; the only industry that shows a falling off is the indigo industry, due to the introduction of synthetic indigo in the market. Unless the scientific research work that is being carried on by the Behar Planters' Association, with the help of a grant from Government, succeeds in finding out a way to meet the competition of the artificial indigo, the natural indigo industry is bound to go on deteriorating. Except in respect of tile factories, there has been an increase in the number of factories worked by mechanical power and a corresponding decrease in those worked by hand-power. This means an increase in the demand for trained Mechanical Engineers, which seems to be met by the existing institutions for training them.

TATA STEEL.

Among other "large" industries, the Tata Iron and Steel Company is perhaps the largest and the most important Swadeshi industry that has been recently started in the country. It may be seen from the last annual report of the Directors that, though they have been able to manufacture and place pig iron on the market at favourable rates, they have not been entirely successful in manufacturing steel at a cost that would compare favourably with the price of the imported article that would stand the test of chemical experts. They have recently introduced improvements which enable them to manufacture steel equal to the best English steel at a fairly low cost. This industry was started by the sons of the late Mr. J. N. Tata, though the real credit belongs to that great man himself, who spent about five lakhs of rupees in making inquiries, in bringing out German and American experts to select the best site for the works after making all necessary tests and in sending to America vast quantities of coal to see that good coke could be made out of the same, the materials to be manufactured and having bulk tests made, to satisfy himself that the industry would be a paying one. Fortunately for him and also for the country, the experiments showed that it was possible to manufacture iron and steel on a profitable basis. It was then and then only that his sons went to the public for the subscription of the share capital, and in spite of all these preliminary inquiries and the expenditure of a vast sum of money, they have had to face difficulties which they are only now likely to conquer. The lesson to be drawn from this instance is that it is no use starting large industries, unless it is seen, after making rigorous preliminary tests, that it is possible to manufacture a particular article of as good a quality as the imported one, and at no higher price. Such inquiries can only be undertaken by men having capital and possessing sound knowledge of the economic and commercial side of a proposition. Unfortunately the number of persons having all these qualifications and the further essential one of capacity to control a business when it is started, is so small that it is no wonder that only a few of the new "large" industries started in this country are successful. When, after experiments, it is found that there is a large supply of raw material suitable for the manufacture of a particular commodity, and that it is possible to manufacture it at a profitable rate, the promoters of the industry would be justified in approaching Government for concessions to support the industry in its infancy. That Government are likely to consider such an application favourably can be seen from the following remark in the report on the moral and material progress regarding the Tata Iron and Steel Works—"The Government of India gave assistance in various ways to this important project and undertook to purchase annually for a minimum period of ten years at least 20,000 tons of steel rails, etc."

CAUSES OF FAILURES.

The subject of the failures of a large number of joint stock concerns was referred to by my predecessor, and it has been discussed at the previous Conferences, at one of which the General Secretary was asked to make inquiries into the causes of these failures. He was not able to do so owing to the dearth of funds. May I in a general way outline the causes of most of these failures? These are: (1) Want of expert preliminary inquiries as to the possibility of the success of that particular industry; (2) inexpert or inefficient internal management; (3) want of control by the agents; (4) want of commercial or economic knowledge as regards that particular industry; (5) the difficulties in the way of getting the required working capital at a profitable rate of interest. I have used the word "working capital," as the capital for buildings and machinery is likely to be raised by share capital. When this is not done the difficulties are much greater in the case of financially weak management, and the concerns are bound to go under when there is a financial crisis or when there is a slump in that particular industry. May I appeal to you and through you to the investing public and company promoters to avoid all these shoals and pitfalls and to be very careful in starting new industries. To emphasise the necessity of careful preliminary inquiries, I beg to draw your attention to a matter referred to in the latest report on the moral and material progress of this country. The report says: "One unsatisfactory aspect of the manganese industry is the loss that India has suffered by exporting manganese ore and importing steel instead of manufacturing at least a portion of the ore into ferro-manganese." On the face of it, the remark seems justifiable. The question naturally arises as to why double freight is paid on the export of the ore—taking manganese to fifty per cent. and the ferro-manganese imported with the freight added to the cost of manufacturing the same, when both these freights could be saved by erecting a plant in the country to manufacture ferro-manganese. It is only when we begin to examine the details of the question that we find that at present it is more profitable to import ferro-manganese than to manufacture it in this country out of the manganese ore. The Tata Iron and Steel Company, Ltd., which is the largest steel manufacturing company in the country expects to manufacture about 100,000 tons of steel with the present plant. The average output for the first few years will be somewhat less, say, about 80,000 tons. One ton of ferro-manganese is required for the manufacture of 100 tons of steel. The company will thus require about 800 tons of ferro-manganese annually, *i. e.*, about 2 tons per day. It does not pay the company to erect a plant to manufacture only this quantity of ferro-manganese. If the latter material is to be manufactured profitably, it must be done on a larger scale. If that is done, there arises the difficulty of putting the balance of this product on the market. As very little steel is manufactured by the other iron companies, the ferro-manganese must be exported to Europe. One has then to calculate, whether, even if one is able to manufacture, ferro-manganese to stand the required Chemical tests—and I may say in passing that .01 per cent. excess of phosphorus counts a great deal at the time of selling this article—whether one will be able to compete with the manufacturers in England and on the Continent after paying the freight from here to there. Careful inquiries made by those interested in the industry show that this cannot be done, by the company on the present site of the works, and hence it is no use establishing a factory for the manufacture of ferro-manganese until the production of steel goes up considerably, or unless some method is found out by which ferro-manganese can be manufactured sufficiently cheap to bear the handicap of the freight. The use of cheap chemical power seems to be a probable solution and we may in the near future see a plant for the manufacture of ferro-manganese erected on the western coast where it is possible to produce electricity much cheaper than is done at the Tata Hydro-Electric works. The same report says that "there is a great scope for the development of mineral industries for supplying the internal requirements of the country quite apart from any market that may be found abroad," and "very little has hitherto been done to develop those minerals that are associated with the more complicated metallurgical and chemical industries." The writer of the report himself gives in the same paragraph the reasons for so little being done in this direction:—"The explanation is to be found to a great extent in the importance of the bye-products in the modern metallurgical and chemical developments." Till we can successfully start the metallurgical industries demanding a sufficient number of chemical bye-products we must be content to pay the tax of imports. Another industry which it may be profitable for the Tata Iron & Steel Co. Ltd., to start in the near future is that of the manufacture of Sulphuric Acid. The Ammonia which is now a bye-product can then be made into the sulphate of Ammonia, which will be very useful as good manure.

COTTON SEED OIL.

Another industry which has made good progress during the year is that of cotton seed oil manufacture. The Tatas were the first to start this industry, and they had uphill work in establishing a market for these commodities. Other people have to a

(*Continued on page 13.*)

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INDIAN INDUSTRIES.

(Continued from page 12.)

certain extent benefitted by their work, and as a result the Indian Cotton Seed Oil Co., Ld., at Navsari, and similar factories at Akola are able to place their products on the market at a profitable price. There is a large export of oil seeds of all classes chiefly for utilization in soap and candle factories. A large number of factories for the manufacture of these articles was started in several parts of the country, but many of them failed on accolnt of one or more of the reasons which I have already mentioned. It is for industrialists in consultation with experts to find out how they can utilize profitably the raw produce of oil seeds, and until that is done, the exports of these seeds will go on increasing.

CEMENT AND PAPER.

A new industry, that has been started during the year, is that of cement manufacture. Two factories are being erected for this purpose, one at Porebander in Kathiawar and the other at Katni in Central Provinces. A third company is being floated for preparing Natural Cement. One of the two companies first started is going to lay down plant for glazed pottery. As both these concerns have been started after making detailed preliminary inquiries and after having cement made in bulk from the material that is to be used in the manufacture and as they have competent consulting engineers and capable business men as managing agents, they are both likely to be successful. The cost of manufacturing cement will be much lower than that of the imported article of the same quality, so that even if the foreign manufacturers reduce their prices the local concerns will be able to sell at a still lower rate and yet be able to make a profit. A large quantity of marble and other stones is being imported, although there is a large supply of ornamental stone in the country. If cement companies are successful in their undertaking, they will be able to turn their attention in this direction.

There is a proposal to start a factory for the manufacture of hand-made paper. Such paper in a coarse form is prepared in Ahmedabad, and other places. It is suggested that by using similar pulp, but improving the methods, paper as good as English hand made paper can be manufactured and profitably sold at a lower price than that of the imported article. If the dealers in hand-made paper be satisfied with the proposals of the young man making them a factory may be started in Ahmedabad in the course of the next year for manufacturing hand-made paper.

INDIGENOUS INDUSTRIES.

There is not much progress to report as regards indigenous industries except in the case of the hand-loom industry. With reference to the other industries the Moral and Material progress report says:—"Where ancient industries linger on in towns to which they have brought fame, the adherence of the craftsmen to stereotyped designs and their general lack of technical skill tend to prevent any active demand for their wares except as curios." Hand-loom weaving factories have been started in Madras, the United Provinces and in Bombay where a special officer was appointed to make a survey of the industry. It has been decided on the report of that officer to appoint an assistant to the Registrar of the Co-operative Credit Societies to promote such societies among hand-loom weavers, as it was thought that no real improvement in their condition could be made till they were able to co-operate for the purpose of increasing their credit and for getting a higher price for their wares.

TECHNICAL EDUCATION.

On their return to this country such young men who had any connection with the industry which they had gone to foreign countries to learn, do not find it very difficult to get employment in the existing industries in some capacity or other, or in assisting industrialists in starting a new concern under their supervision. Others who have not had the advantage of such connections, have not fared equally well will take some time before they are able to inspire confidence in the minds of Capitalists and Industrialists, to whom they are unknow till then. This difficulty will not arise if it was possible to send young men who have had some previous connection with the trade or industry, which they want to study in the foreign country and adopt after their return. That, however, is not possible for the present, as industrialism in the modern sense is a plant of recent growth in this country. The next best thing is to require that the student proceeding to a foreign country for further studies should have received some practical training in the subject he is going to study, for that is the only way in which he can be,partially at least given a taste for that particular industry. There is no other way to select a man for a particular industry. Even in America where some progress has been made in experimental psychology it is still very difficult to say with certainty which vocation a young man is suited for. Referring to this subject Hugo Munsterberg says—"In the first place young people know very little of themselves and their abilities. When the day comes on which they discover their real strong points and their weaknesses, it is often too late. They have usually been drawn into the current of a particular vocation, and have given too much energy to the preparation of a specific achievement to change the whole life plan once more. The entire Scheme of Education gives to the individual little chance to find himself." Sir Theodore Morison's committee lays stress on preliminary practical work on educational grounds. "The practical experience to which we now refer" says the Committee, "is needed to enable him to understand what his University teachers are talking about, and it may therefore like a sufficient general education be considered one of the necessary qualifications for his course of reading." The Government will bear in mind the recommendation of the Committee when selecting their Scholars and our associations should also carry them out as far as practicable. In some cases it may not be possible for those associations to have their candidates taken up by existing industrial concerns as apprentices, for commercial jealously is prevalent here as in England and an apprentice is looked upon as a possible future rival. This feeling is justifiable an pure business grounds yet it may be modified by an appeal to the spirit of Patriotism.

The president concluded as follows:—"The line of progress is not soon marked, every wavelet assists to push the boundary line forward. There are bound to be set-backs, for there can be no continuous progress in this as in all matters and the only thing we have to be careful about is to see that even after each set-back we are further on the road and nearer our goal than when we began. In spite of the present gloom, the future does not seem to me to be devoid of hope; and it is entirely in our hands as to when and to what extent we are to realise our expectations. What Lord Haldane so well expressed about success in individual life applies as much to races and nations as to individuals, and I cannot bring this address to a better close than repeating his message: "We all or nearly all get a fair number of chances in life. But we often do not know enough to be able to take them and we still more often pass them by, unconscious that they exist. Get knowledge and get courage and when you have come to a deliberate decision, then go ahead, and go ahead with a grim an unshakeable resolution to persist.'"

Mr. Mudholkar, the General Secretary of the Industrial Conference then presented the report for the past twelve months of the work of the Indian Industrial Conference and the general record of industrial activity during the period. The report was adopted.

The first resolution which was moved by Mr. Dinshaw Eduljee Wacha ran as follows: With reference to the questions raised by the Government of India on which the opinions are invited as to whether there should be restrictions about the use of terms. Banks and Bankers and as to whether there should be any legislation in regard to banking this Conference is of opinion (a) that the use of the term bank should be restricted only to Companies registered under the New Joint Stock Companies Act. (b) That all banks not registered in British India having an office or branch in British India should be registered under the proposed New Companies Act save and except the banks which are created by a Statute. (c) That there need be no subscribed minimum capital but that paid up capital should be one-third of the subscribed capital and that it should be paid up within 6 months of registration. (d) That the Registrar of Joint Stock Companies be authorized to refuse to register as banks such companies whose memoranda of association provide for and warrant business other than banking business in the ordinary sense of the term and that an appeal against the Registrar's decision should be allowed to the highest judicial authorities of the place where the registrar's office is situated. (e) That no banks shall be allowed to use the term Savings Bank to a department by a newly started bank except the Presidency Banks and Government Postal Department unless the said department or said newly started banks are made to invest two-thirds of the deposits in securities sanctioned by the Trust Act and are marked for that purpose.

Rai Bahadur Hiranand Khemsing in seconding the resolution spoke in Sindhi.

Mr. Mudholkar in supporting said the use of the term banker should be prohibited in the case of private bankers in the legislation proposed. No such restriction existed in England. There were private bankers in England who had branches in India, viz., Henry S. King and Co., Cox and Co., Grindlay and Co., and others who would not come under the proposed legislation. Similarly in the case of Indian private bankers the restriction was unnecessary.

Mr. Samdasani, the late Manager of the Karachi branch of the Indian Specie Bank, in supporting the first resolution said from personal experience extending over ten years he was convinced of the necessity of providing strict and vigilant safeguards in banking business by bringing about fresh legislation, since the amended Companies' Act does not provide all the necessary safeguards.

The resolution was carried.

Sir Fazulbhoy Currimbhoy explained his scheme regarding the Industrial and Commercial Congress as follows:—"The Hon'ble Mr. Lalubhai Samaldas is intimately acquainted with every stage in the inception of my scheme and if with that knowledge he has come here to preside over this important Conference and to assure you that the scheme of a Commercial Congress is in no way antagonistic to it. I feel that it is almost superfluous on my part to adduce any further arguments in support of that position. Nevertheless let me assure you that when the idea of an Indian Commercial Congress suggested itself to me, or at any time afterwards, no thought of rivalry with or antagonism to this movement ever crossed my mind. How should it? I yield to no one in my appreciation of the service which the Indian Industrial Conference has rendered to the country and is still rendering in creating, encouraging and promoting the industrial and commercial aspirations in the public mind and in representing to the Government the necessity of adopting measures to promote the economic wellbeing of the country. The Conference has stimulated interest in industrial matters and it has been one of the principal agencies in bringing the change of sentiment which is visible everywhere. This is a valuable record of good work accomplished in a comparatively short time and I am certainly not so ungrateful as to seek to undermine the institution which is responsible for it. Gentlemen, it is really surprising to me how the idea that the aim of a Commercial Congress was to undo the Industrial Conference could have originated. If you look at the constitution proposed for the Commercial Congress, you will see that it is to be more in the nature of such an organisation as the Associated Chambers of Commerce having for their object, the presentation of the collective views of the commercial community of India. The Electorates entitled to send delegates to the Congress are to be recognised and well known public bodies such as the Chambers of Commerce, Leagues, Associations and so forth actively interested in Indian commerce and manufactures. It will be the mouthpiece of these classes in representing to the Government their wants and wishes. It is evident that the bodies which are intended to be represented in the Commercial Congress are not directly or considerably represented here in this Conference, nor is it likely that they will be in the near future because while all commercial men would be glad to join a movement entirely and especially devoted to their interests, only some of them can be expected to take interest in the larger problems of policy which this Conference is called upon to consider. Moreover, it is impossible to discuss in a Conference like this the details of intricate commercial questions which arise from time to time and in which the trading and commercial classes are vitally interested. In my humble opinion a general gathering like this Conference with large national objects in view is not in the least likely to be affected by an institution specially designed to be the mouthpiece of the commercial community. It may be asked and it has been asked why start a new institution instead of joining the one already existing. The answer is that the proposed Congress will be formed on the basis of the existing commercial bodies which are in no way connected with this Conference. While it would be comparatively easy to pursuade, the local commercial organisations to organise a common gathering of their own delegates, it would be far more difficult to induce them to join a general Conference of this kind. Every trade and profession has its own genius and special requirements which can be adequately satisfied only in a body of its own members. Mr. President, you have referred to the possibility of the amalgamation of the proposed Congress and this Conference. I certainly hope that this will become possible in the course of time, but for myself I believe that there is ample room and work at present for two such bodies. One cannot but help the other. The proposed Congress will be a means of creating and stimulating interest in the work of this conference, among the classes who have not hitherto come within its influence. I have confined myself in the few remarks I have made to answering the criticism that the proposed Congress will come in the way of the Conference. An idea seems to prevail that there is a deliberate though indirect intention disclosed in the draft rules of the Industrial Congress to exclude European organisations probably on the ground that the interests of two communities are irreconcilable. You have the draft rules before you and I am sure that you do not see any such intention even hinted at in them. Such at any rate is not our intention and as the Congress is for the commercial welfare of the country and as the commercial interests of Europeans and Indians are interwoven we will do our best to secure the co-operation of European organisations and I appeal to the leaders of the different Chambers to help us in this movement. Moreover, the Indian Merchants Chamber and Bureau have already addressed the European Chambers on the subject. If they desire any modification in the constitution we shall be glad if they will indicate at the preliminary meeting of the Committee the direction in which they deem them necessary. I hope you will pass this resolution with acclamation and I assure you that it will afford much encouragement to me and my friends to have the kindly support and sympathy of this Conference in our undertaking."

The second resolution welcomed the scheme of the proposed All-India Commercial Congress formulated by Sir Fazulbhoy Currimbhoy Ebrahim and appointed a Committee consisting of Messrs. Mudholkar Lalubhai Samaldas, Sir Fazulbhoy Currimbhoy, Sir R. N. Mookerji, Messrs. J Chaudhuri, Gunga Prasad Varma, Chintamani, N. Subbarao, Rajaratnam Mudaliyar G Chagla, Usufalli and Lala Lajpatrai to consider and report how this conference can best co-operate with the proposed All India Commercial Congress in advancing the objects which it is intended to promote.

Mr. Jehangir Petit in moving the second resolution said the proposed organisation would voice the interests of Commerce and Industry throughout the country and could be effectively brought into existence by formulating into shape public interests so far as industrial and commercial progress were concerned. In the first place they would try a coalition of all existing Indian and European Chambers.

Lala Gordhandas in an eloquent speech in Urdu strongly supported the resolution which was carried.

BOMBAY CHURCHES.

TO-MORROW'S DIVINE SERVICES

1st Sunday after Christmas, 28th Dec. 1913

THE CHURCH OF ENGLAND.

The Cathedral (St. Thomas the Apostle), Church Gate Street. Clergy: The Ven. C. M. Barham, Archdeacon and Senior Presidency Chaplain, and Rev. C. D. T. Mason. 7 a.m., Holy Communion; 7-45 a.m., Matins; 8-30 a.m., Holy Communion (Choral). Harwood in A. flat. Hymns 62, 58, 319, 558; 6-30 p.m. Evensong and Sermon. Canticles, Barnby in E. Anthem—"Bethlehem"—Gounod. Hymns, 69, 60, 62. Collections for Church Expenses. Daily Matins at 7-15 a.m., and Evensong at 5-15 p.m. Daily Holy Communion at 7-45 a.m. On Wednesday, Choral Evensong at 6-30 p.m.

St. Mary the Blessed Virgin Parel.—Chaplain—Rev. H. Martindale, 8 a.m. Matins and Litany; 8-30 a.m. Holy Communion; 5-15 p.m., Sunday School; 6-30 p.m. Evensong and Sermon; Preacher: Rev. H. Martindale.

Afghan Memorial Church, Colaba.—Chaplain: Rev. C. E. de Coetlogon; 8 a.m., Holy Communion; 10 a.m., Parade Service; 5-15 p.m., Sunday School; 6-30 p.m., Evening Service.

Emmanuel Church, Girgaum.—Clergy: Rev. Canon R. S. Heywood, Rev. H. W. Lea-Wilson, Rev. T. W. Sharpley, Rev. Canon D. L. Joshi and Rev. L. Hari—(English) 8 a.m. Holy Communion; 11 a.m., Morning Prayer, Litany and Sermon; 6-30 p.m. Evening Prayer, Holy Communion and Sermon. Collections Church Expenses and Poor Marathi Service 9 a.m., Gujerati Service 2-30 p.m.

St. Paul's Kamatipura (S. P. G.), Foras Road—Clergy: Rev. A. J. P. French, M.A., (Hindustani). Rev. J. Martin (Tamil). 7-30 a.m., Matins, Litany and Holy Communion (Urdu); 10 a.m., Matins, Litany and Holy Communion alternately (Tamil); 5 p.m., Evensong (Urdu).

Christ Church Byculla.—Chaplain: Rev Aikman Wilson, M. Litt. 7-30 a.m. Holy Communion; 8-30 a.m. Matins and Sermon, 5-15 p.m. Sunday School; 6-30 p.m. Evensong and Sermon.

All Saints' Church, Malabar Hill. No service.

St. Nicholas Church, opposite Prince's Dock.—Chaplain: Rev. G. Murray Wilson, M.A.; 10 a.m., Morning Prayer and Holy Communion; 7 p.m., Evening Service and Sermon. Week days: 7-45 p.m., Evening Prayer.

Holy Trinity Church, Hornby Road Clergy: Rev. A. L. Bradbury. 8 a.m Matins and Litany; 8-30 a.m., Holy Communion, 6-30 p.m. Evensong and Sermon.

Holy Cross, Umarkadi (Chapel of Ease to St. Peter).—Clergy: Rev. Father Moore Rev. J. H. Lord and Rev J. Londhe 6-30 a.m., Holy Communion (English). 7-30 Holy Communion and Sermon (Marathi); 9 a.m., Morning Prayer and Sermon (Guzarati); 6-30 p.m., Evening Service and Sermon (Marathi).

St. Stephen the Martyr, Bandra.—11 a.m.. Holly Communion and Sermon; Rev. H. Martindale, Chaplain, will celebrate and preach. Evenson and Sermon at 6-30 p.m. Rev. Arthur French of the S. P G. will preach. Collection for the Society for the Propagation of the Gospel.

The Good Shepherd, Dharavi (by Sion)—(Chapel of East to St. Paul)—Service by the Clergy of St. Paul's. 7-30 a.m., Holy Communion or Matins alternately; 5-30 p.m. Evensong and Sermon. Tamil service conducted by Rev. J. Martyn.

St. Peters Mazagon—Clergy: Rev. Fathers Biscoe, Tovey and Rev. Pearce 6-30 a.m. Holy Eucharist; 7-15 a.m.. Matins and Litany; 8 a.m., Choral Eucharit and Sermon by Father Tovoy: 6-30 p.m. Evensong and Sermon Alms for Church Expenses.

CHURCH OF SCOTLAND.

Church of Scotland (St. Andrew's Church), Apollo Street, Fort—Chaplain: Rev. W. Thomson M.A., 9-30 a.m. United Morning Service by Rev. R. M. Grey: 6-30 p.m. Evening Service.

Christmas Day St. Andrew's Church. Apollo St., Fort. Service at 11 a.m. Collection for the Poor.

United Free Church of Scotland, Wandby Road.—Chaplain, Rev. R. M. Grey M. A 9-30 a.m. United Service in St Andrew's Church: 5 p.m., Evening Service for young people; 6-30 p.m., Evening Service. Preacher: Rev R MacOmish. M.A.

PRESBYTERIAN.

Ambroli Presbyterian Church Girgaum Back Road—9 a. m. Morning Service (Marathi). Preacher: Rev. M. B. Nikambe; 6-30 p.m. Evening Service (English). Preacher: Wilson College Missionary Professors in turn at the Wilson College Hall, Chowpatty.

METHODIST

Taylor Memorial Methodist Episcopal Church, Clare Road, Byculla. Pastor: Rev. W. H. Stephens. 9-15 a.m., Sunday School, 9-30 a.m., Morning Service, 6-30 p.m. Evening Service, 8-30 p.m. Men's Social Hour.

Bowen Memorial Methodist Episcopal Church, Lansdowne Road, Apollo Bunder.—Pastor: Rev. A. N. Warner, M.A.—11 a.m. Morning Service. Preacher: Rev. A. N. Warner; 6-30 p.m. Evening Service. Preacher: Rev. A. N. Warner.

WESLEYAN.

Wesleyan Church, Colaba Causeway.—8-30 a.m. Morning Service. Preacher: Rev F. Hart; 5 p.m. Sunday School; 6-30 p.m. Evening Service. Preacher: Rev. F. Hart.

Wesleyan Church, Victoria Gardens.—10 a.m. Morning Service, Preacher: Rev. A. Brown, 5 p. m. Sunday School; Evening Service 6-30 p.m. Preacher: Rev. A. Brown.

BAPTIST

Bombay Baptist Church (opposite the Post Office) Middle Colaba. Minister: Rev. H. E. Barrell. 9 a.m., Morning Service, Rev. H. E. Barrell; 6-30 p.m., Evening Service, Rev. H. E. Barrell; from 5 to 6 p.m. Sunday School; 5-30 to 6-15 p.m., Adult Bible Class open to all.

CONGREGATIONAL.

American Mission Church.—Hume Memorial Church, New Nagpada Road, Byculla, Pastor, Rev. John Malelu. Sunday School 9 a.m.; Sunday School Teachers' Class 10 a.m.; Gospel Spreading Society 3-15 p.m.; Service 4-30 p.m.; Midday Prayer Meeting, Friday 8-30 p.m., all in Marathi.

ROMAN CATHOLIC.

R. C. Cathedral, Kalbadevie. Vicar, Rev. Dr. B De Mounte.—7 and 8-30 a.m., Masses; 5-30 p.m., Evening Service.

Holy Name, Wodehouse Road.—Clergy The Jesuit Fathers. 6 a.m., 7 a.m., 8 a.m., 9 a.m., 6-30 p.m

St. Anne's, Byculla.—Clergy: The Jesuit Fathers; Vicar, Rev. Father Hutemacher, S. J.—6-30 a.m., 7-30 a.m., 8-30 a.m., 6-30 p.m

Rosary Church, Mazagon.—Vicar: Rev. M. X. Gomes.—Sunday Service 5-30 a.m. 7 a.m., 8-30 a.m., and 5-30 p.m., Week days, 6-30 a.m., and 7 a.m.

Holy Cross Church Lower Parel Clergy Rev. P. E. Saldanha and Rev J. A. Gomes.—6 a.m. Mass; 8 a.m. High Mass; 6 p.m., Benediction.

Gloria Church Parel Road Byculla. Vicar, Very Rev. L. C. Pera, Hours of Mass: 5-30; 7; and 9 a.m.

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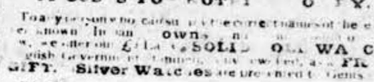

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IN AID OF

The Suffering thousands, Men, Women and Children (all of our own Aryan or Indian blood) in distant South Africa, amidst indifferent and cruel Aliens, whose atrocities are too well known to make any mention here:

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12½ % off all our Sale Proceeds of all Boots and Shoes
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YE, OUR BRETHREN,
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Enjoy at the Same Time
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BOMBAY AMUSEMENTS.

◆

THE EXCELSIOR.

With commendable enterprise the Excelsior are presenting this week a film which marks a new departure in Cinematography. The long dramatic film is not new to the city, neither is the long humourous film but "Cupid Works Overtime" is neither the one nor the other. It is a theatrical comedy transferred from the theatre to the Cinema screen, and a comedy of a most delightful character imaginable. The production is typically French, both in conception and in treatment, and there is delightful piquancy about the whole production that makes the hour and a half that it takes to run through seem but half the time. In every foot of this film there is fun, but it is not the fun of the ordinary funny film. It certainly is a burlesque, but there is a carefully worked out plot, and remarkable inventive skill on the part of the author is revealed. We are presented with a medley of amorous dalliances, a series of most unexpected situations. One always supposes little Cupid to be busiest at Christmas time, and in this film he is certainly an imp of mischief. He presents every lady no matter whether she is married or not, with at least one lover, and every member of the male sex is carrying on an intrigue with someone whom he ought not. Yet in spite of this there is nothing to offend the susceptibilities of Mrs. Grundy, and "Cupid Works Overtime" will be found to be quite the merriest entertainment yet offered to the picture going public.

This is the only film that is being presented this week with the exception of the Animated Gazette, but the entertainment will last a full two hours, and as a holiday programme is ideal.

Visitors to the Excelsior will be pleased to hear that in the begining of the new year, Mr. James McGrath is to take over the management of the Excelsior. Mr. McGrath is well known in Bombay as one of the leading members of the Bandman Opera Company and has made himself a great favourite in the city by his pleasant acting and singing. It is to be hoped that he will not confine himself to his managerial duties, but will find time to give some of those pleasant little entertainments that were a feature at the Excelsior earlier in the year.

ROYAL CINEMA.

◆

VON ARX, THE MYSTERIOUS.

At the Royal Cinema, Grant Road tonight Von Arx, the mystic marvel of necromancy and his all-American Company, of vaudeville artists, will commence a new season. One particularly fine illusion presented by Von Arx, who is perhaps the cleverest illusionist extant, is one which he has called "Cremation," and which is a delightfully fascinating inspiration from Rider Haggard's "She." He causes a beautiful young girl to be transformed to old age, and then by the magic aid of fire restores her again to glorious blushing youth in full view of the audience.

Another masterly illusion is where Von Arx causes a very small doll of about the height of six inches to transform itself into a real living lady of ordinary stature.

Again a trunk, which is opened and shown to contain only three trays which are all full of lovely costumes, is locked. It is again immediately opened and there is a lady inside, beautifully robed in one of the costumes.

The great Hindoo casket mystery "The Witch of the Flame," is particularly sensational. A young girl is placed in the casket, and then through its sides Von Arx, attired in Oriental robes, thrusts sword after sword. He then proceeds to set fire to the casket, and whilst it is still blazing a man appears in the audience demanding the fire to be extinguished. Everyone, of course, is attracted by the voice. Turning they are surprised to see it is Von Arx. The person burning the chest on the stage throws aside the Oriental robes and to the indescribable surprise of all it is none other than the girl who was placed inside the casket.

The Vaudeville Company supporting Von Arx includes Louis Slicker, comedian; Miss Florence Maydean, the phantom princess; and Jack Owen, the whistling dandy. There will be three shows each night at 7, 9 and 11 p.m. Matinees will be held on Sundays and New Year's day at 5 p.m. each evening in front of the Royal Cinema Von Arx will be handcuffed by a local citizen at 6-30 undertaking to escape

AMERICA-INDIA CINEMA.

◆

This popular place of entertainment opens the New Year with a very interesting picture-programme. The star drama to be presented this evening is "The Lion Hunters," a stirring story of the African forest in which are seen some exciting scenes in the life of a Colonial hunter. "An Elephant on His Hands" is a surprisingly novel kind of comedy in which an elephant takes the leading part, and is sure to evoke roars of laughter. Another notable picture shows the "Champion Wrestlers of the World" taking part in a friendly wrestling match with each other.

THE OLYMPIA.

◆

The popular Picture Show, Olympia has entered upon a new enterprise and from to-night a purely Swadeshi programme of full one hour will be shown in which the Star film is "Mohini" 3,500 feet long. It is a well-known Hindu mythological play of absorbing interest and is sure to draw large audiences. The prices are double of the whole week and season and complimentary tickets will not be available.

ROYAL OPERA HOUSE.

◆

As will be seen in our advertisement column, the Royal Opera House is opening for a 10 days' Cinema Season (three times nightly). Some very startling films are to be shown, among them being the famous "Battles of Napoleon." Excitement is roused to the highest pitch by this marvellous War Film. Wonderful scenes of battle that are highly realistic and create the utmost amazement in the beholder. Taken on the actual battlefields and executed by the largest concourse of military people ever seen on a battlefield. Besides this famous subject, there will be shown other subjects which are instructive, amusing and funny.

TO DAY'S MENU.

◆

DINNER FOR FOUR PERSONS.
SAVOYARDE SOUP.
STEWED FISH ROE.
QUAILS EN CAISSES.
BROILED BRISKET OF BEEF.
CHEESE GALETTES.
ALMOND BUTTER.

Soup, As. 5; Fish, Roe, As. 4; Quails, As. 6; Brisket, As. 9; Eggs, As. 8; Butter As. 8; Vegetables, As. 4; Potatoes, As. 2; Odds and Ends. As. 2; Total, Rs. 3-0-0.

SAVOYARDE SOUP.

Soak neat squares of bread in some strong stock and sprinkle thickly with grated cheese; place them in a moderate oven to pratially dry and the cheese to melt. Make some good vegetable soup strongly flavoured with celery, and after placing a square of bread in each plate, pour over it the boiling celery soup.

STEWED FISH ROE.

At this season the cook can often get very good fish roe which makes a change from fish. First blanche the roe by plunging it into boiling water for a few minutes, then set it to cook gently in a sufficiency of seasoned milk, till it can be skinned and pulled apart with two forks. Set it to saute in a little butter with a very little grated, onion, then add the strained milk in which they have been cooked, half a dozen pounded prawns, if possible, minced parsley., half a dozen artichokes and seasoning to taste. Simmer for twenty minutes, thicken the sauce if liked and add the yolk of an egg and lime juice at the last.

QUAILS EN CAISSES.

Bone and stuff the quail with any meat available, prepared as for quenelle meat adding the livers. With the bones and giblets make a little strong stock adding meat essence and gelatine. Well butter some paper cases and put a little of the forcemeat at the bottom, then the quail wrapped in a very thin slice of bacon; set them in the oven in a covered tin to cook for ten minutes, tin cover them with the prepared stock and return them to the oven to complete cooking. When cold set them in the cool-chest and serve them in the papers sprinkling the top with chopped hardboiled egg and a dab of thick mayonnaise.

BROILED BRISKET OF BEEF.

Cook the brisket by boiling or steaming; then mask it in a thick, brown sauce made with good stock and yolks of eggs. Sprinkle thickly with baked and seasoned crumbs, set in the oven to get nicely browned and serve with Spanish sauce; this is brown sauce flavoured with wine and grated ham.

CHEESE GALETTES.

Boil together a largecupful of milk and water, and two tablespoonfuls of butter; sift into it very gradually two tablespoonfuls of flour and boil it all till it forms a panada and comes clean away from the sides of the pan. Off the fire stir in a tablespoonful of grated cheese and the yolk of an egg. Spread this on a dish; when cold stamp it out into rounds and place them on a buttered slide, prick them with a fork, brush them over with egg, sprinkle them with cheese and bake in a brisk oven for ten minutes.

ALMOND BUTTER.

Blanch and pound two dozen sweet almonds with three bitter ones, mix with them two or three tablespoonfuls of castor sugar and a tablespoonful or more of brandy. Work all this into half a pound of fresh butter and force it through a coarse sieve on to the dish in which it is to be served. Set it on ice and serve with nice sweet biscuits or simple cake slices.

SAPAT LOTION.

An efficient remedy for ringworm. This medicine is a perfumed water which does not spoil clothes and is dried up no sooner it is applied. It clears away ringworm, itch scurvy, rupture in feet, biles of long standing scales, dry pores within three days.

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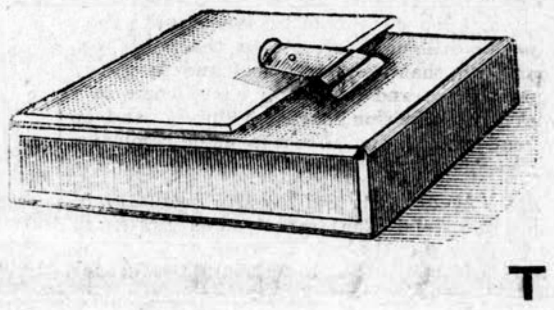

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10 Twin-sided European Records 12"
12 Twin-sided European Records 10"
B

C
Assortment C.
24 Twin-sided
European Records 10"

Assortment D.
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Indian Records 12"
D

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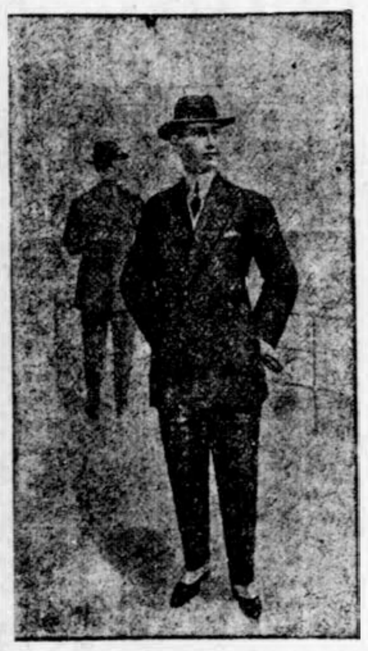

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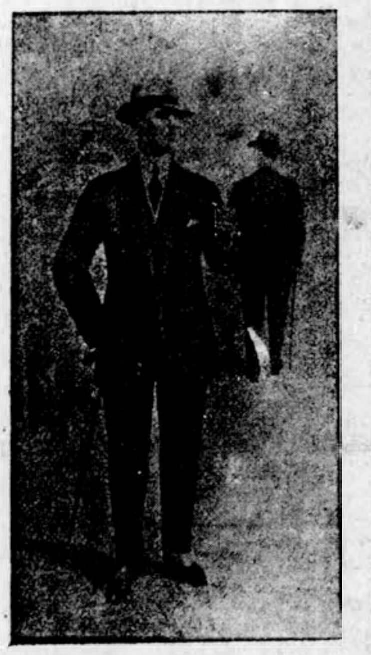

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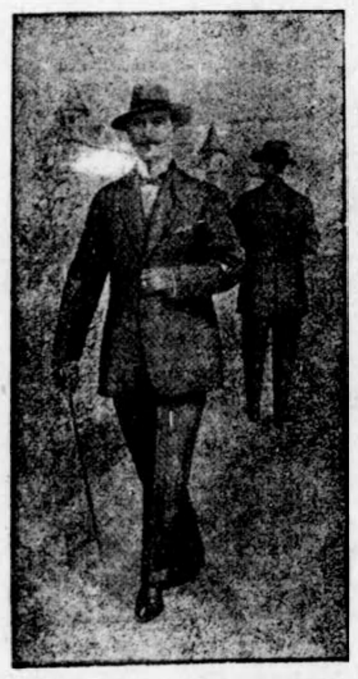

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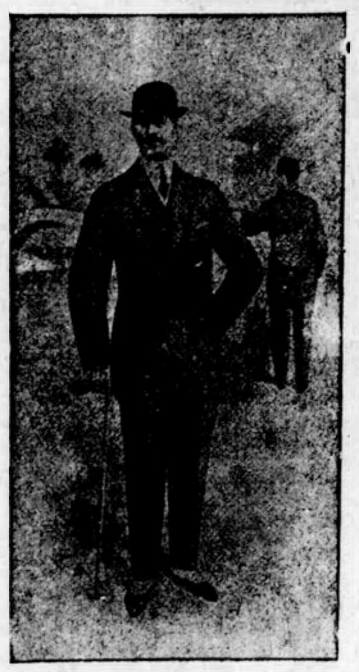

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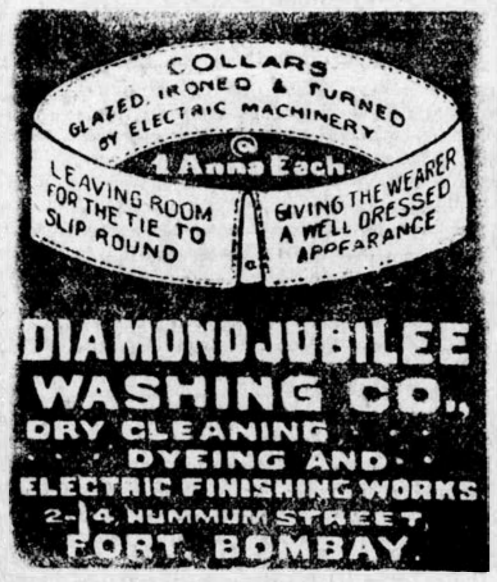

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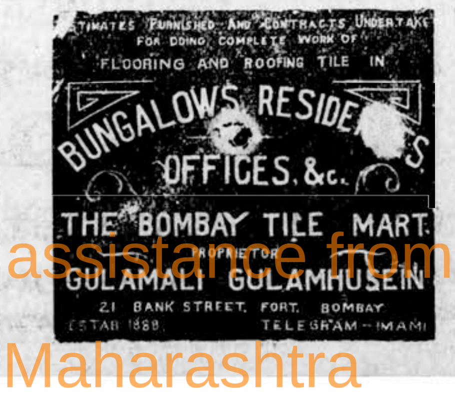

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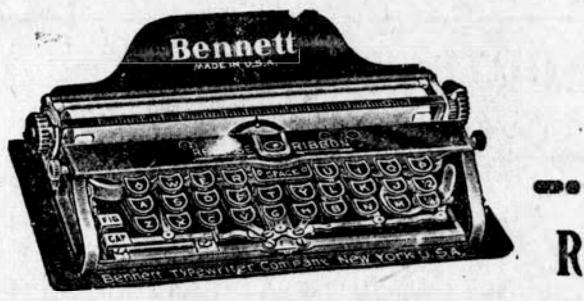

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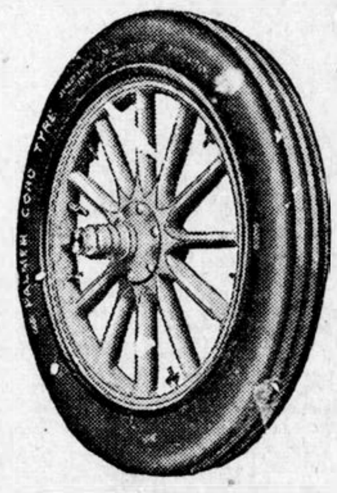

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15 SECOND-HAND MOTOR CARS

will be held in Bombay

Early in January next.

Look out for full particulars and list of Cars to be sold in the ***Advocate's*** issue of Saturday next.

The sale will afford an unprecedented opportunity of buying good second=hand Cars of well=known Makes, *e. g.* DE DION BOUTON, DURKOPP, RELYANTE, HUMBER, STANDARD, ROVER, MASS, &c., &c., at Bargain Prices.

BOMBAY CYCLE & MOTOR AGENCY,

(LEADING MOTOR HOUSE OF ASIA)

York Buildings, Hornby Road,
Fort, BOMBAY.

Local Branch: New Queen's Road.

Mofussil Branches: Poona, Secunderabad & Lahore.

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